

AAS BALTA TRAVEL INSURANCE TERMS AND CONDITIONS Nr. 4101.03

This is the English translation of insurance terms and conditions and can be used for informational purposes only. In case of conclusion of insurance contract only insurance terms and conditions in Latvian are binding.



PART I - TERMS USED

You or Client – a natural person who has the insurable interest and in whose favour the insurance contract has been signed, and who is specified as such in the insurance policy.

We – the Insurance Joint Stock Company BALTA, unified registration number 40003049409, registered office address: Raunas iela 10, Riga, LV-1039.

Senior – a person from 75 years of age.

Student – a person aged 18 to 30 years who has signed contract for studies or study practice with a foreign education establishment.

Sum of Insurance – an amount of money fixed in the insurance contract for which each of the Client's interests not to suffer Losses has been insured and within which We shall, upon the occurrence of an insurance event, pay the Insurance Indemnity. In civil liability insurance, the Sum of Insurance shall be the limit of the Insurance Indemnity or the maximum amount of money to be paid.

Insurance Indemnity – a Sum of Insurance, any part thereof or any other amount to be paid in relation with the insurance event, or the payment for the services under the insurance contract.

Hospital Daily Allowance – an amount of money We pay in addition to the Insurance Indemnity for each day spent in a stationary in case You are hospitalised due to the insurance event.

Losses – the direct material losses.

Acute Condition – a rapid, unexpected deterioration of Your health which threatens Your life and dealing with which requires Emergency Medical Care.

Sudden illness – an unpredictable, unexpected and rapid deterioration of Your health before starting of the Travel, including Exacerbation of Chronic Disease or worsening due to a Casualty, based on which an Emergency Medical Care is required.

Emergency Medical Care – a numerous medical services to be provided to eliminate danger to Your life.

Chronic Disease – a gradual deterioration of any physiological processes and bodily functions which have developed internally and over an extended period of time, initially possibly without any visible/noticeable symptoms, characterised by more or less frequent, sudden changes in health (disease outbreaks), regardless of whether such medical condition has or has not been diagnosed prior to Your outbound Travel. In the context of these terms and conditions, coronary heart disease, atherosclerosis, hypertonic disease, stroke, osteochondrosis, spondylosis, asthma, thrombosis, etc. are considered to be chronic medical conditions.

Exacerbation of Chronic Disease – a rapid deterioration of the course of a Chronic Disease due to which the Client requires Emergency Medical Care.

Casualty – a sudden, unexpected event which occurs irrespectively of Your will and causes You to suffer traumatic tissue and/or organ damage due to direct, short-term, external (mechanic, thermal, chemical, electric) impact. An abortion, child-birth, surgeries, sequellae thereof, medical errors and infectious diseases shall not qualify as Casualties.

RTA – a road traffic accident as per the Latvian Road Traffic Regulations.

Accident – a sudden and unexpected physical damage caused to the Rented Vehicle due to fire, theft, vandalism, a road traffic accident, or third-parties' activities.

Vehicle Rental Company – a company licensed and authorised to offer vehicle rental services in the state in which the Rented Vehicle is received.

Rented Vehicle – a motor vehicle rented and received from the Vehicle Rental Company under the Rental Contract.

Driver of Rented Vehicle - a person who has signed the Rental Contract and is specified in the insurance policy as a Driver of Rented Vehicle, as well as an additional driver of the Rented Vehicle if any is specified in the Rental Contract, provided that their age is between 23 and 69 years.

Rental Contract – a contract signed between You and the Vehicle Rental Company for the rental of the Rented Vehicle.

Rented Vehicle Risk Insurance Period – a period fixed in the insurance policy during which the insurance of risks for the Rented Vehicle is valid, provided that it corresponds to the rental period fixed in the Rental Contract.

Commercial Vehicle – a vehicle designed or used for commercial carriage of passengers or cargos.

Deductible – an amount of money which, in the cases stipulated in the MOD terms and conditions included in the Rental Contract, is deducted from the Insurance Indemnity, is not reimbursed to the Vehicle Rental Company, and is to be compensated to the Vehicle Rental Company by the Driver of Rented Vehicle under the Rental Contract.

MOD – a voluntary motor vehicle insurance against damage and theft of the Rented Vehicle.

Public Road – a territory built for public road traffic and available to any person for a fee or free of charge.

Travel – Your trip outside the Home Country, which starts and ends by crossing the border of the Home Country respectively.

Home Country – a country of Your citizenship, the country of permanent residence, and the country which has issued a permanent or temporary residence permit to You or granted any other legal status which is equivalent to that mentioned above and allows You to reside in the country lawfully (except with regard to the Student program policies), and the Republic of Latvia.

Travel Organiser – a travel agency, travel operator, Carrier, transportation/Hotel services providing company, online booking system, or any other legal entity acting as the travel service provider.

Hotel – a hotel, apartments or any other type of accommodation facility, with a precondition that the accommodation services are provided in compliance with the regulatory requirements and the provider of the accommodation services or the booking intermediary is a legal entity.

Carrier – an airline, shipping company, railway company, or coach company which lawfully provides commercial passenger and luggage transportation services.

Airline – an aircraft operator which lawfully provides commercial passenger and luggage transportation services.

Connected Flights – several consecutive transfer flights in one direction to reach the Travel destination or return to the Home Country.

Transfer Point – a foreign (one outside the Home Country) airport, post, railway or coach station/terminal, ferry terminal where you have to change the means of transport in order to continue the ongoing Travel.

Minimum Connection Time – the requirement of every international airport with regard to the minimum time period between the flight arrival and departure times for a timely transfer which is to

be taken into account upon the booking or purchase of the Airline tickets, provided that the flight involves a transfer at such airport.

Natural Disaster – volcanic eruption, flooding, earthquake, tornado, hurricane, tsunami, avalanche or any other act of nature announced as a natural disaster in any mass media.

Physical Work – a work primarily requiring active use of the skeletal muscles. In the context of these terms and conditions, it is work in construction, agriculture, printing, engineering industry, metallurgy, work involving movement and lifting of heavy loads, etc.

Increased risk activity – an activity which is directly or indirectly associated with an increased hazard level.

Professional sport – doing sports (except sport specified in Clause 2.5 "Recreational Activities" hereof) if it is Your principal occupation or one of the sources of income, as well as in case You are a member of the National team, any sports club or any team registered outside the Republic of Latvia, or participate in any European or World championship.

European Health Insurance Card or EHIC – a document evidencing that the individual is a inhabitant of an European Union member state or Norway, Liechtenstein, Iceland, or the Swiss Confederation (hereinafter referred to as "Member States") and is socially insured in their country. While staying in another Member State, the EHIC confirms the right to receive the required or emergency medical care to the same extent as it is provided to the inhabitants of the respective country (for more information about the EHIC, please refer to the website of the National Health Service).

Identity Card (eID) – a personal identity card or the electronic identification card (eID) is the personal document which confirms the identity and legal status of its holder and has been issued by the Office of Citizenship and Migration Affairs of the Republic of Latvia.

Support Desk – Our partner who helps to arrange support after the occurrence of an insurance event and whose contact details are provided in the insurance policy.

Family Members – Your spouse, parents, children, siblings.

PART II - GENERAL PROVISIONS

1. THE SIGNING AND VALIDITY OF THE INSURANCE CONTRACT

- 1.1. The Insurance Contract shall be valid in the territory specified in the policy, and, additionally, the following concepts shall be used with regard to the territorial division:
 - 1.1.1. Europe – with insured territory is understood to be the following countries: Albania, Andorra, the United Kingdom (Great Britain), Austria, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, the Czech Republic, Denmark, France, Greece, Croatia, Estonia, Italy, Ireland, Iceland, Cyprus, Kosovo, the European part of Russia (up to the Ural Mountain Range), Lithuania, Liechtenstein, Luxembourg, Macedonia, Malta, Montenegro, Moldova, Monaco, the Netherlands, Norway, Poland, Portugal, Romania, San Marino, Serbia, Slovakia, Slovenia, Finland, Spain, Switzerland, Ukraine, Hungary, Vatican City, Germany, Sweden as well as, additionally, Egypt, Georgia, Israel, Turkey, Tunisia, and the islands and territories politically belonging to any of the aforementioned countries.
 - 1.1.2. Entire world, except the USA and Canada – with insured territory is understood to be all countries of the world, except the USA and Canada, and the islands and territories politically belonging to such countries.
 - 1.1.3. Entire World – with insured territory is understood to be the entire world.
 - 1.1.4. Belarus – with insured territory is understood to be the Republic of Belarus.

- 1.1.5. Russia – with insured territory is understood to be the Russian Federation.
- 1.1.6. Ukraine – with insured territory is understood to be Ukraine.
- 1.1.7. Irrespective of the territory specified in the policy, the insurance contract shall not be valid in your Home Country (excluding any cases when the insured risk is covered in the Home Country according to the definition of the risk) and in any countries where war has been declared, or in Arctic or Antarctica.

- 1.2. The insurance contract shall be valid for the Clients specified in the policy and for the period fixed in the policy.
- 1.3. If the validity period of the insurance contract is 1 year and the policy contains a restriction on the duration of one travel or the total duration of stay in a foreign country, exceeding the duration of one travel or the total duration of stay in the foreign country shall invalidate the insurance for the period extending beyond the period fixed in the insurance policy.
- 1.4. The insurance contract shall come in force on the effective date specified in the insurance policy (Latvian time), provided that the Policyholder has paid the insurance premium by the date fixed in the policy.
- 1.5. Regardless of the validity period of the insurance contract, the insurance coverage shall not be valid starting from the 181st day after the departure from the Home Country (except for Student program policies).
- 1.6. If the insurance contract has been signed while You are outside Your Home Country, provided that the insurance contract has been signed within not more than 24 hours of the departure from the Home Country and You are able to prove it by any documented evidence (transport ticket, boarding pass, Hotel reservation etc.), then the insurance coverage shall start 48 hours after the signing of the insurance contract.
- 1.7. If, while being outside Your Home Country, You conclude an additional insurance contract with included any increased risk (during the travel, You have decided to do sports or engage in any high-risk activity) not previously included in Your insurance coverage, provided that You have a valid insurance contract signed while You were in Your Home Country, then the additional insurance coverage shall take effect 48 hours after the signing of the additional insurance contract.
- 1.8. If, at the time the insurance contract takes effect, no possibility of the insured risk or the insurable interest exists, or the insured risk has already occurred, the insurance contract shall be invalid from the moment of its signing.

2. INSURANCE CONDITIONS FOR SPORTS, RECREATIONAL ACTIVITIES, USE OF VEHICLES, AND OTHER INCREASED RISK ACTIVITIES

USE OF VEHICLES

- 2.1. The insurance coverage for every Client includes use of a car as well as use of public transport, taxi service, aircraft, ship or ferry as a passenger, provided that the provider of the respective service holds a passenger carriage licence, as well as use of a rickshaw or a motor rickshaw.
- 2.2. Use of a quadra- cycle, tricycle or a motor scooter shall be covered only if the insurance policy held by the Client contains a note regarding the increased-risk activity of Amateur sports.
- 2.3. Use of a motorcycle or a moped shall be covered only if the Client has been insured under the Extreme sports program.
- 2.4. The insurance coverage stipulated in Clauses 2.2, 2.3 and for driving as car shall apply only if the driver of the vehicle has a valid driving licence of the respective category.

INSURANCE CONDITIONS FOR SPORTS, RECREATIONAL ACTIVITIES AND OTHER INCREASED RISK ACTIVITIES

- 2.5. **Recreational activities.** If Your insurance policy covers the risk recreational activities, then the insurance coverage shall be valid based on the risk description and conditions of recreational activities included herein, when You do the following increased risk activities and sports: aerobics, badminton, bowling, water motorcycling, use of a cutter, rowing boat, canoe, catamaran or a yacht (as a passenger) in coastal and inland waters, dancing (including sports dancing), distance skiing, fitness, table games, table tennis, golf, yoga, entertainment rides on an elephant, a camel, entertainment in amusement and water attraction parks, incl. those available within a hotel, ISUP boarding, curling, cricket, air-ballooning (as a passenger in organised entertainment ride groups), fishing, exercising in a gym, stick-walking, orienteering, mountaineering up to the height of 3,000 meters above the sea level and without any special equipment, paintball, swimming, swimming with a mask (snorkelling), volleyball, beach volleyball, rafting (in organised entertainment ride groups), cycling (along public roads), running (except any types of marathons), skating in open public skating rinks, bow-shooting, darts, tennis, water polo, gymnastics.
- 2.6. **Winter sports.** If it is specified in the insurance policy that the Client is insured under the Winter sports program, then the insurance is valid if You do the following kinds of winter sports and increased risk activities (except those on the level of Professional sport, participation in competitions, or those outside the tracks specially designed for such purpose): speed-skating, biathlon, snow cycling, figure skating, hockey, mountain skiing, snowboarding, short-track, riding a sled.
- 2.7. **Extreme sports.** If it is specified in the insurance policy that the Client is insured under the Extreme sports program, then the insurance protection is valid if You do the following kinds of extreme sports and increased risk activities (except those on the level of Professional sports and participation in competitions): motor sport, baseball, bobsleigh, riding a motorcycle or a moped, ultimate fighting (except types of fighting without rules, MMA, boxing and kick-boxing), freestyle, riding, kiteboarding, sledging, carting, marathon and semi-marathon, triathlon, hunting, shooting, polo, rugby, safari, sandboarding, surfing, skeleton, skateboarding, inline, slalom, water-skiing, wakeboarding, rapids rafting (category I-II rivers according to the international classification).
- 2.8. **Diving** - If the Client has a note in their insurance policy regarding the insurance of the Increased risk activity Diving, then the insurance coverage is valid when You do the following: scuba-diving to the depth of 8 meters under the supervision of a certified instructor for this kind of sports; scuba-diving to the depth of 30 meters, provided that You have a valid PADI, CMAS certificate or an internationally recognised equivalent thereof. Scuba-diving sessions in the Arctic Ocean or the adjacent seas are excluded from the insurance coverage.
- 2.9. **Amateur sports.** If the Client has a note in their insurance policy regarding the insurance of the Increased risk activity Amateur sports, then the insurance coverage is valid when You do the following sports or increased risk activities (except those on the level of Professional sports and participation in competitions): rowing, kayaking, basketball, riding a quadra cycle, tricycle or a motor scooter, sailing in inland or coastal waters (up to 60 nautical miles from the coastline), floorball, frisby, football, handball, mountain biking, field hockey, lacrosse, fencing, roller-skating (except inline), track-and-field athletics, windsurfing.
- 2.10. **Competitions.** If the Client has a note in their insurance policy regarding the insurance of the Increased risk activity Competitions, then the insurance protection is valid when You participate in competitions in the kinds of sports specified in the

policy, and thus they are included in the insurance coverage corresponding the conditions described in Clauses 2.5 - 2.9 of these terms and conditions

- 2.11. **Insurance of Physical Work.** If the Client has a note in their insurance policy regarding the insurance of the Physical Work, then the insurance coverage is valid when You do Physical Work as defined in these terms and conditions.
- 2.12. The insurance coverage does not include: Professional sports, travelling in vehicles, recreational activities and any other increased risk activities or sport other than those mentioned in Clauses 2.1 - 2.11, including, but not limited to, motor sport, fishing under ice, fishing outside inland waters or in coastal waters at a distance exceeding 24 nautical miles from the coastline, cave diving, speleology, going on an expedition.

3. INSURED RISKS

The following risks are insured under the insurance contract if they are specified in the insurance policy:

- 3.1. medical expenses;
- 3.2. dentistry;
- 3.3. medical transport;
- 3.4. repatriation of a patient;
- 3.5. medical transport within the Home Country;
- 3.6. travel expenses for the arrival of a relative;
- 3.7. evacuation of a child;
- 3.8. Hospital Daily Allowance;
- 3.9. medical aids;
- 3.10. repatriation in case of death;
- 3.11. burial expenses abroad;
- 3.12. payment of telephone call charges;
- 3.13. medical expenses in the Home country;
- 3.14. recreational activities;
- 3.15. travel documents;
- 3.16. money theft and robbery;
- 3.17. legal expenses;
- 3.18. translation services;
- 3.19. Casualties;
- 3.20. civil liability;
- 3.21. damage, loss of luggage;
- 3.22. delay of luggage;
- 3.23. theft of luggage during Travel;
- 3.24. dry-cleaning of clothing;
- 3.25. cancellation, termination of Travel;
- 3.26. cancellation of Travel in case of unemployment;
- 3.27. missing Travel due to an RTA;
- 3.28. substitution of a missed flight;
- 3.29. flight delay;
- 3.30. missed connected flight;
- 3.31. missed days in Hotel;
- 3.32. expenses in case of failure to obtain a visa;
- 3.33. cancellation of voyage due to a natural disaster;
- 3.34. refusal of seat in an aircraft;
- 3.35. substitution of the insured;
- 3.36. damage to winter sports equipment due to an Accident;
- 3.37. delay of winter sports equipment;
- 3.38. damage to or loss of winter sports equipment;
- 3.39. theft of winter sports equipment during Travel;
- 3.40. ski pass insurance;
- 3.41. insurance of closed skiing tracks;
- 3.42. insurance of Rented vehicle risks.

4. SUM OF INSURANCE AND LIMIT OF LIABILITY

- 4.1. The Sum of Insurance shall be fixed for each insured risk separately and specified in the insurance policy. The limit of liability shall be specified for the civil liability insurance risk.

- 4.2. The insurance contract shall remain valid after the pay out of the Insurance Indemnity, and the amount of insurance for the particular insured risk shall be reduced by the amount of the Insurance Indemnity paid out.

5. OBLIGATIONS OF THE POLICY HOLDER

- 5.1. If the Policy Holder is a legal entity and the program under the insurance contract is Business Travel – an Open Policy where the Clients were not originally included in the list of the insured persons, then, within not more than one business day before the departure of the Clients from their Home Country, the Policy Holder obliges to inform us in writing about the persons (name, surname, personal number, insurance period) which shall be insured, otherwise the respective person is not considered to be insured under the insurance contract.
- 5.2. The Policy Holder shall inform the Client about their insurance and the terms and conditions of this insurance contract.

6. YOUR OBLIGATIONS

- 6.1. As soon as possible after the occurrence of the insurance event, You shall notify Us or the Support Desk about the occurrence of the insured risk and take all reasonable measures to reduce the amount of the losses as far as possible and avoid additional expenses.
- 6.2. As soon as possible, but within not more than 30 days of the expiry of the policy, You shall submit to Us an insurance claim for the expenses covered by Yourself and/or for the losses suffered due to the insurance event, and, within 15 days or as soon as possible in cases when it is not possible for reasonable grounds, submit to Us the documents evidencing the occurrence of the insured risk, its circumstances, and the amount of the losses.
- 6.3. To show the EHIC if receiving medical treatment at medical facilities within the European Union, the European Economic Area or the Swiss Confederation. If You do not hold the EHIC, You or the person authorised by You shall follow Our instructions to request it from the National Health Service or the institution which issues the EHIC in the Home Country and submit it to the medical facility at which medical assistance is provided to you.
- 6.4. You are obliged to authorise Us to access the provided information, including any medical records, request any additional documents and invite a commission of experts when necessary in order to evaluate the insurance event. You agree to an expert examination by a medical expert chosen by Us in order to have a health check in respect with the insurance event.

7. OUR RIGHTS AND OBLIGATIONS

- 7.1. If You are a Student and are insured under the Student program, We have the right to ask You to provide an official document from the foreign educational establishment, which confirms that, upon the occurrence of the insurance event, You were a Student at the said educational institution.
- 7.2. If the Client is insured under a Business Travel program (Single Business Travel, Open Policy or Annual Policy), We are entitled to require that the Client or the Policy Holder provide an order issued for the Business Travel by the employer and evidencing that, for the insurance period, the Client was ordered for a Business Travel.
- 7.3. If You are insured under the Bus program, We are entitled to require providing the contract with the Travel Organiser or

another document evidencing that Your itinerary entirely or mostly consisted of a bus tour.

- 7.4. If You are unable to satisfy Our request and provide the documents mentioned in Clauses 7.1-7.3, the Insurance Indemnity may be refused.
- 7.5. In the event of Client's death, We have the right to require an autopsy, and, if it is refused, We have the right to reduce the amount of the Insurance Indemnity or to refuse the payout of the Insurance Indemnity.

PART III – INSURANCE OF THE MEDICAL AND REPATRIATION EXPENSES

8. MEDICAL AND REPATRIATION EXPENSES

For the purposes of these terms and conditions, medical and repatriation expenses are unexpected medical and repatriation expenses incurred in association with an Acute Condition for You due to a Casualty, sudden falling ill or Exacerbation of a Chronic Disease during the travel.

9. MEDICAL EXPENSES

- 9.1. We cover the medical expenses for the emergency medical care (including medications) received out-patient and/or in-patient, depending on the severity of the medical condition, to eliminate the Acute Condition.
- 9.2. The medical expenses for any surgeries are covered only if not immediate performance of it may put the Client's life at risk, i.e., if the surgery cannot be performed after the return to the Home Country.
- 9.3. Emergency medical care expenses associated with pregnancy complications (save the cases mentioned in Clause 22.11 of these terms and conditions) are covered without exceeding EUR 1,500 within the insurance period. The expenses mentioned in this Clause are covered only if the gestation period does not exceed full 32 weeks.
- 9.4. In the event of sudden Exacerbation of a Chronic Disease (one not mentioned in Clause 22.10), emergency medical care expenses are covered for a period of not more than 5 days from the first visit to the doctor. Medical expenses for Exacerbations of the same Chronic Disease are paid once in the insurance period.
- 9.5. We cover the medical expenses until the Client may be transported to the Home Country, but for not more than 30 days of the date of admission to the in-patient facility.
- 9.6. If the insurance event has occurred in the USA, Bulgaria, Greece, Egypt, Russia, Spain, Thailand or Turkey, You should use the Support Desk services to arrange for assistance and take into account the suggestions of the Support Desk with regard to the choice of the medical facility. Otherwise, We have the right to cover the said expenses only in the amount we would have indemnified if the same services had been provided at a medical facility suggested by the Support Desk.

10. DENTISTRY

We cover the expenses for the first emergency dental care in the event of toothache or a dental injury, for doctor's consultation, dental x-ray for specification of the diagnosis, local anaesthesia, opening and cleaning of nerve canals, temporary filling, tooth extraction, pain-killers in case of toothache or dental injuries.

11. MEDICAL TRANSPORT

We cover the expenses for the services of the ambulance, the services of the rescue service and for medical transport to the medical facility where You receive the first emergency medical aid.

12. REPATRIATION OF A PATIENT

- 12.1. We cover the expenses previously approved by Us in writing for transporting You from the foreign hospital to the Home Country if You are not physically able to return to the Home Country and the necessary transport for the accompanying person, a qualified medical specialist or one Family Member (or friend) travelling with You, if their continuous presence during Your transportation to the Home Country is believed to be necessary by the attending doctor and has been approved by Us in advance.
- 12.2. If transportation expenses are to be covered for a Family Member (or a friend) of Yours, We shall cover the expenses for the re-issuance of the ticket or the purchase of a new economy-class ticket in case the previously purchased ticket cannot be changed.
- 12.3. If, in association with a Casualty, an Acute Condition or Exacerbation of a Chronic Disease, You are able to return to the Home Country on Your own, We shall cover the expenses for the re-issuance of the ticket or the purchase of a new economy-class ticket in case the previously purchased ticket cannot be changed. In case We cover the medical expenses for a minor child, the expenses mentioned in this Clause will also be covered for one Family Member or third party travelling with the child.
- 12.4. If the repatriation of the patient has not been approved by Us in writing in advance, We indemnify for the expenses specified in Clause 12.1 in the amount in which We would have indemnified them if it had been organised via the Support Desk.

13. MEDICAL TRANSPORT WITHIN THE HOME COUNTRY

We cover the expenses pre-approved by Us in writing for transporting You from the airport in the Home Country to the in-patient medical facility in Your Home Country, which provides medical aid necessary for Your medical condition. The expenses are covered on the condition that hospitalisation in the Home Country has been prescribed by the attending doctor of the foreign in-patient facility and follows the organised repatriation of the patient.

14. TRAVEL EXPENSES FOR ARRIVAL OF RELATIVE

- 14.1. We cover the expenses pre-approved by Us in writing for the required transport (economy-class return ticket) and Hotel accommodation for one of Your Family Members if You are abroad alone without any Family Members, or the expenses associated with the stay for one Family Member (or friend) if they travel with You, for them to be together with You if the attending doctor believes Your medical condition to be critical and You cannot be repatriated or require hospitalisation for a period exceeding 10 days.
- 14.2. The amount of the expenses reimbursed for the overnight stay of a Family Member (or a friend) cannot exceed EUR 50 per day and the total of 10 days.

15. EVACUATION OF CHILD

We cover the expenses pre-approved by Us in writing for taking a minor child (up to 16 years of age) travelling with You and insured under an insurance policy issued by Us back to the Home Country if, due to Your hospitalisation, he remained unintended by an adult.

16. HOSPITAL PER DIEM CHARGE

- 16.1. For hospital treatment, We shall pay the Insurance Indemnity in the amount of EUR 20 for each day of hospitalisation. We shall pay the hospital per diem charge in addition to the Insurance Indemnity paid for the medical expenses under the provisions of Clause 9 of these terms and conditions.
- 16.2. For the purposes of these terms and conditions, hospital treatment is treatment of the Client in a hospital for not less than 48 hours due to physical health problems which have occurred during the travel due to any acute deterioration of health as a result of a Sudden Illness or a Casualty and which meet the conditions stipulated in Clause 9 hereof.

17. MEDICAL AIDS

We cover the expenses for the repair of the medical aids damaged as a result of the Casualty or for the purchase or rental of the medical aids prescribed by the doctor after the Casualty, provided that the Client is not physically able to return to the Home Country without them.

18. REPATRIATION IN CASE OF DEATH

- 18.1. We cover the expenses pre-approved by Us in writing for the transportation of the Client's remains to their Home Country following the instruction received from their relatives (including the costs of the transport coffin) as well as the expenses associated with the arrangements for and the obtaining of the documents and permits necessary for the repatriation of the Client's remains, excluding the burial expenses.
- 18.2. If the repatriation has not been approved by Us in writing in advance, We indemnify for the expenses specified in Clause 18.1 in the amount in which We would have indemnified them if it had been organised via the Support Desk.

19. BURIAL EXPENSES ABROAD

We cover the expenses pre-approved by Us in writing for the burial of the Client's remains (or cremation) abroad, including the costs of the coffin. The expenses for the coffin are covered up to the maximum of EUR 1,000. If the expenses for the burial (or cremation) abroad exceed the amount of the expenses for the transportation of the Client's remains to their Home Country, We shall compensate these services in the amount We would have compensated if the Client's remains had been transported to their Home Country.

20. PAYMENT OF TELEPHONE CALL CHARGES

We cover the expenses for the telephone calls made abroad to contact Us and/or the Support Desk and necessary in association with the arrangement of medical aid or repatriation after the occurrence of the insurance event.

21. MEDICAL EXPENSES IN HOME COUNTRY

- 21.1. We cover the expenses pre-approved by Us in writing for the medical expenses (which correspond to those mentioned in Clause 9) in the Home Country to assure that, following the return from the Travel, You are able to continue the in-patient treatment prescribed by the attending foreign doctor in association with the sudden condition which occurred during the travel and due to which You were admitted to an in-patient facility, and the medical expenses abroad are fully or partially paid by Us.
- 21.2. The expenses are covered for not more than 10 days of Your

return to the Home Country.

- 21.3. You are obliged to commence Your treatment within 3 days of the return to the Home Country, or otherwise no Insurance Indemnity is paid.

22. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, Losses are not indemnified in association with:

- 22.1. elective medical care as well as any subsequent diagnostics and treatment provided after the relief of the Acute Condition caused by the Sudden Illness;
- 22.2. self-treatment and self-diagnostics as well as any medications acquired without medical advice and/or without a medical prescription;
- 22.3. cardiac and vascular surgeries, coronagraphy, transplantation of any tissue or organ, correction of vision, rehabilitation, use of any complementary (alternative) treatment methods specified in the regulatory enactments of the Republic of Latvia, prosthetic care and prostheses;
- 22.4. any non-emergency surgeries, including plastic and reconstructive surgery;
- 22.5. any further treatment starting from the day when repatriation becomes possible in cases when the the Client refuses from repatriation despite the medical condition allowing it;
- 22.6. expenses for evacuation of a child, arrival of a relative, medical transport in the Home Country, medical expenses in the Home Country, which have not been pre-approved by Us in writing in advance;
- 22.7. repatriation expenses which exceed the expenses for repatriation to the Republic of Latvia;
- 22.8. hospital treatment for more than 30 days counting from the first day of hospitalisation;
- 22.9. Sudden Illness or Exacerbation of Chronic Diseases You have had prior to the effective date of the insurance contract as well as Travel to a foreign country despite the medical advice given to You by the doctor;
- 22.10. oncologic conditions, dialysis, cirrhosis, multiple sclerosis, tuberculosis regardless of the stage of the disease or the health status;
- 22.11. pregnancy (except the cases mentioned in Clause 9.3 of these terms and conditions), termination of pregnancy, parturition, complications thereof, postpartum care or complications;
- 22.12. diseases or medical conditions caused by HIV or acquired immunodeficiency syndrome (AIDS);
- 22.13. diagnosis and treatment of alcohol, drug or substance addiction, diagnosis and treatment of damage to health caused by any toxic or intoxicating substances;
- 22.14. expenses associated with a higher level of comfort or services;
- 22.15. pandemic or epidemic, any infectious disease caused by an unknown trigger, swine influenza, avian influenza or any diseases not discovered in the world and not known upon the signing of the insurance contract, as well as caused by other similar events stipulated in the insurance contract;
- 22.16. any infectious disease in case of failure to take into account the recommendations given to travellers by the World Health Organisation with regard to vaccination and prevention and the recommendations given by the Ministry of Foreign Affairs of the Republic of Latvia when visiting any areas affected by dangerous infections;
- 22.17. any cases when, upon the occurrence of a sudden medical condition in a foreign country, You require Emergency Medical Care, but do not seek advice from a qualified medical practitioner or do not seek medical care immediately (within not more than 24 hours);

- 22.18. any medical conditions occurring due to any mental disorders, mental conditions, acute stress reactions, hysteric, epilepsy, or other psychic disorders.

23. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 23.1. A statement issued by a medical institution to confirm the Casualty or the medical condition, including the complete diagnosis, the applied treatment, the results of the examinations and tests which confirm the diagnosis, and other treatment services received in association with the insurance event.
- 23.2. The medical prescription (or a copy of it) used to purchase the medications or the medical products.
- 23.3. The document which confirms the payment, has been issued by the medical institution, doctor, pharmacy or any other institution/organisation which has provided help to You (such as rescue service), and includes information about the recipient of the service (name, surname, birth data) and the provider of the service (name, registration number, bank details), a detailed description and an accurate name of the service, the amount of the expenses, the date or period (in case of hospitalisation) when the service was received.
- 23.4. In the event of the risk "Payment of Telephone Calls", a printout of the telephone calls which confirms the fact of calling and the costs.

PART IV –RECREATIONAL ACTIVITIES INSURANCE

24. RECREATIONAL ACTIVITIES

We indemnify for the Losses incurred due to the occurrence of the risks which are included in the insurance policy, are to be indemnified after the occurrence of the respective risk under these insurance terms and conditions, and occur while You, during Your travel, engage in the high-risk activities mentioned in Clause 2.5.

PART V – INSURANCE OF TRAVEL DOCUMENTS AND MONEY

25. TRAVEL DOCUMENTS

- 25.1. We indemnify for the below Losses which have been caused to or occurred for You due to restoration of Your passport, identification card (eID), land vehicle driving licence, vehicle registration certificate in the Home Country and/or obtaining of a replacement document in a foreign country if any of the aforesaid documents is stolen, robbed or lost during the travel.
- 25.2. We compensate the expenses for:
 - 25.2.1. obtaining a new document to replace the stolen, robbed or lost one;
 - 25.2.2. the necessary additional transportation expenses (economy-class ticket) and Hotel expenses occurred for You abroad in association with the obtaining of new travel documents mentioned in Clause 25.1 of these terms and conditions.

26. MONEY THEFT AND ROBBERY

We indemnify for the Losses occurred for the Client due to theft (stealing or robbery as defined in the Criminal Law of the Republic of Latvia) of their cash in the amount of the stolen cash.



27. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no losses are compensated:

- 27.1. if, within 24 hours of the theft, robbery or loss of the travel documents and/or the money, no notification has been submitted to a law enforcement authority of the respective state and, consequently, no written acknowledgement of such a notification has been received from the law enforcement authority;
- 27.2. if have been caused by inappropriate storage of cash or travel documents (including failure to use a safe-box if such an opportunity exists at the place of accommodation or the public place) or leaving them unattended in a vehicle, on a beach, or in any other publicly accessible, unguarded place, or handing them over for storage to another person (except if the Client is a child below 16 years of age);
- 27.3. if associated with restoration of a land vehicle driving licence or a vehicle registration certificate and/or obtaining replacement documents if the type of transport used for the Travel is not a land vehicle;
- 27.4. if associated with the restoration of any certificates linked to/included in the personal identification card (eID) as well as any Losses associated with the restoration of any electronic services linked to the card;
- 27.5. if caused by confiscation of any cash by the customs or any other public authority;
- 27.6. if associated with purchase or re-issuance of tickets for the travel to the Home Country;
- 27.7. if associated with accelerated obtaining of new travel documents in the Home Country.

28. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 28.1. In the event of theft, robbery or loss of the travel documents and/or theft or robbery of money, an official statement which has been issued by a law enforcement authority to confirm that a notification had been submitted to the law enforcement authority within 24 hours of the robbery or loss of the travel documents and/or the theft or robbery of the money and which evidences the fact of the theft/robbery/loss.
- 28.2. In the event of theft, robbery or loss of the travel documents:
 - 28.2.1. a copy of the return certificate or the temporary travel document issued by the diplomatic or consular office of the Client's Home Country due to theft, robbery or loss of the travel document(s);
 - 28.2.2. the documents evidencing the payments for the making of the new travel documents, the payment of the state duties, the payments for the Hotel and/or transportation services in the foreign country.

PART VI – INSURANCE OF LEGAL EXPENSES AND TRANSLATION SERVICES

29. LEGAL EXPENSES

We indemnify Your expenses which have been incurred due to use of legal advice services during the Travel in association with any third-party claim against You if, during Your Travel, You have unintentionally violated any regulatory acts of the respective country in this the insurance contract is valid and thus caused Losses to a third party.

30. TRANSLATION SERVICES

We indemnify Your expenses for the services of a professional translator used to translate any documents issued by public authorities, provided that such expenses are associated with the occurrence of the risks travel documents or legal expenses.

31. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no legal expenses are compensated if:

- 31.1. such expenses have been occurred for You in association with driving, rental, use, parking, storage of a land vehicle, including violation of the road traffic regulations, or due to onset of driver's civil liability;
- 31.2. such expenses have been occurred for You in association with a dispute resolution in a court of arbitration;
- 31.3. You did not seek free legal advice which was available under the regulatory acts of the Republic of Latvia, the respective state, or the international regulatory enactments;
- 31.4. such expenses have been incurred in association with Your professional activities, employment, or failure to fulfil any other contractual obligations;
- 31.5. such expenses have been incurred in association with dispute resolution in the court regarding marriage, inheritance or employment relationships;
- 31.6. the legal advice has been provided or You have been represented in court by a person without the proper qualification in the respective legal matter;
- 31.7. such expenses have been incurred due to Your or Your representative's failure to attend court proceeding, comply with the decision issued by the court or deliberate prolongation of the judicial proceedings, or due to gross negligence, or by increasing the expenses otherwise;
- 31.8. such expenses have been incurred in association with insolvency or bankruptcy;
- 31.9. the legal advice has been provided by a business in which the Client owns any capital shares or in which the Client works himself/herself, or the legal advice has been provided by a legal advice office which the Client has a cooperation agreement with.

32. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 32.1. In case of legal expenses:
 - 32.1.1. a copy of the claim submitted against You
 - 32.1.2. the contract with the provider of the legal advice where the reason for the provision of the legal advice is specified;
 - 32.1.3. the document confirming the payment for the legal advice service.
- 32.2. In cases of translation services:
 - 32.2.1. the copies of the document translated and the translation itself;
 - 32.2.2. the document confirming the payment for the translation service.

PART VII – CASUALTY INSURANCE

33. CASUALTIES

- 33.1. Death due to the Casualty: if death of the Client occurs due to the Casualty within one year of the date of the Casualty, We pay the beneficiary or the Client's legitimate heirs, whose inheritance rights have been duly approved based on procedures established



in the regulatory acts of the Home Country of the Client, the amount which is equal to 50% of the total Sum of Insurance fixed for the Casualty insurance risk in the insurance policy.

- 33.2. Disability due to the Casualty: if, due to the Casualty and within one year of the date of the Casualty, the Client suffers permanent health injury (disability), We pay an Insurance Indemnity calculated as a percentage (according to the table below) of the amount which is equal to 50% of the Sum of Insurance fixed for the Casualty insurance risk in the insurance policy:

NO.	PERMANENT DAMAGE TO HEALTH (DISABILITY)	Indemnity Amount, %	
		RIGH	LEFT
1.	Shoulder disarticulation	65	60
2.	Elbow disarticulation	60	55
3.	Wrist disarticulation	55	50
4.	Thumb amputation	15	10
5.	Amputation of any other finger	7	5
6.	Above-knee leg amputation	65	60
7.	Knee disarticulation	60	60
8.	Ankle disarticulation	40	40
9.	Big toe amputation	3	3
10.	Any other toe amputation	2	2
11.	Total loss of sight of one eye	50	
12.	Total loss of sight of both eyes	100	
13.	Total loss of hearing of one ear	25	
14.	Total loss of hearing of both ears	100	
15.	Complete loss of speech	50	
16.	Traumatic loss of tongue at the base	50	
17.	Trauma to the nervous system – monoparesis	25	
18.	Trauma to the nervous system – paraparesis, hemiparesis	50	
19.	Trauma to the nervous system – tetraparesis	100	

- 33.3. If the Casualty has resulted in several permanent injuries of the parts of body, then the percentages fixed for each injury are summed up, without exceeding 50% of the total Sum of Insurance fixed for the Casualty insurance risk.
- 33.4. If the Client is left-handed, the amount of the Insurance Indemnity is changed respectively for the injuries to the right and left limb.
- 33.5. If the consequences and the permanent health injury caused by the Casualty have been causally affected by Your medical condition, injury or physical defect not associated with the Casualty and present prior to the Casualty, the Insurance Indemnity for the permanent injury (disability) or death is paid in the amount which would be brought about if there was no such other medical condition, injury or physical defect.

34. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no Losses are compensated:

- 34.1. if You have been driving a vehicle without a driving licence for the respective category of vehicles;
- 34.2. for Losses associated with a stroke, coronary heart disease, parturition, surgeries, medical manipulations, consequences thereof, medical errors, infectious and other illnesses.

35. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 35.1. An official statement issued by the medical institution to confirm the fact of the injury and the diagnosis.
- 35.2. The documents confirming disability in the event of disability.
- 35.3. The death certificate, the official statement regarding the cause of death, and the document confirming the inheritance rights in case of Client's death.

PART VIII – CIVIL LIABILITY INSURANCE

36. CIVIL LIABILITY

- 36.1. The insurance under these terms and conditions covers Your civil liability which sets in during the travel due to Your act or omission which has resulted in bodily injuries to a third party or damage to the property of a third party, provided that the third party has submitted their loss reimbursement claim with Us in writing within the insurance period or within 30 days of the last day of the insurance period.
- 36.2. We pay the Insurance Indemnity for one or several insurance events within the effective period of the insurance contract for:
- 36.3. Emergency Medical Care (as per these terms and conditions) ensured to the third party, proved by documented evidences, not exceeding 50% of the Sum of Insurance fixed for the civil liability insurance risk in the insurance policy;
- 36.4. damage to or loss of a tangible property of the third party, in its actual value and not exceeding 50% of the Sum of Insurance fixed for the civil liability insurance risk in the insurance policy.

37. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no Losses are compensated which caused:

- 37.1. if the tangible property is in Your or Your family members' property, possession, use or tenure, or it is at their disposal, under their supervision or management, or the Client or the Client's family members have taken it over, leased it, or accepted for sale etc.;
- 37.2. in association with any damage made to You or Your relatives' health or life;
- 37.3. by an animal owned or supervised by You or owned by any person whom You are responsible for under the regulatory enactments;
- 37.4. if You do sports or subject Yourself to any other increased risk not insured under the conditions of the insurance contract;
- 37.5. if You do handicraft, economic, professional or commercial business or are in employment or contractual relationship of any type;
- 37.6. if You use any good for any purposes other than those specified in the user manual;
- 37.7. if You perform construction or installation work;
- 37.8. by operation of a motorised land, water or air vehicle as well as any other motorised device which, according to its design, is meant for carriage of people or cargos, as well as by loading/unloading any land, air or water vehicle;
- 37.9. by carrying of any infectious diseases;
- 37.10. in association with any type of contractual penalties, interest, statutory interest, fines imposed by any state, municipal or other authorities, arrears in taxes, duties or any other payments due under the regulatory acts or a judicial deal.

38. ACTIVITIES AND DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 38.1. You are obliged:
- 38.1.1. immediately after it becomes possible, to notify us in writing about every event which might result in a claim being submitted against You in association with Your unauthorised action during the Travel
 - 38.1.2. immediately after it becomes possible, to submit to Us the respective information and copies of all the received documents if investigation is started, a formal notice is issued, or any other legal action is taken, or the complaint or claim have been received by you in association with an event mentioned in Clause 36;
 - 38.1.3. to take measures to avoid or reduce the Losses and to make every effort to support the investigation of the circumstances of the event as well as to provide Us with true and complete information about the insured risk and the circumstances in which the Losses were incurred, the information and documents necessary for the assessment of the Losses;
 - 38.1.4. not to acknowledge, either entirely or partially, any third-party claims regarding Your civil liability during the Travel without Our prior written consent.
- 38.2. If the Client has failed to comply with or duly fulfil any of the conditions stipulated in Clause 38.1, We have the right to reduce the amount of the Insurance Indemnity or to refuse it entirely.

PART IX – LUGGAGE INSURANCE

39. LUGGAGE INSURANCE

- 39.1. For the purposes of these terms and conditions, luggage is suitcases, travel bags, handbags checked in by the Carrier in Your name as well as the items inside them, provided that they are Your or Your family members' clothing, footwear or items of personal hygiene, prams, strollers or other special carriages, souvenirs, sports equipment.
- 39.2. Insurance indemnity for the insurance of hand luggage is paid without exceeding the Sum of Insurance fixed in the policy for the Client in whose name it has been registered (checked in).
- 39.3. Sports equipment as luggage is insured only on the condition that the respective kind of sport, which requires use of the equipment, is included in the coverage of the insurance contract under these terms and conditions and the conditions of the policy (except for Winter Sports equipment which is not included in the Luggage insurance risk coverage).
- 39.4. Damage to, loss of, delay of, damage caused by a Casualty and theft of winter sports equipment during the Travel are mentioned in Part XIII of these terms and conditions and the insurance policy as separate risks, and the Losses associated with winter sports equipment are compensated within the Sums or Insurance fixed for such risks in the policy.
- 39.5. The indemnity for each group or items (such as outdoor clothes, footwear, underwear, souvenirs etc.) is limited to EUR 250 and limited to EUR 150 for each one item. Such limits are not applied to sports equipment and prams.
- 39.6. The amount of the Insurance Indemnity is determined as the difference between the Losses evidenced by You and the compensation paid out by the Airline. A compensation for any damage caused to the luggage (except theft of Luggage during the Travel and delay of Luggage) should primarily be requested by You from the Airline.

40. DAMAGE, LOSS OF LUGGAGE

- 40.1. In the event of damage to or loss of luggage, the Client is reimbursed for the Losses incurred abroad or upon the return to the Home Country in association with damage to and/or loss of the luggage during transportation due to the Carrier, provided that this is confirmed in writing in a document issued by the Carrier.
- 40.2. Luggage is considered to be lost if the fact has been acknowledged by the Carrier in writing, specifying the amount of the compensation paid or the refusal to pay it.
- 40.3. In the event of damage to the luggage, We indemnify the duly documented Losses of the Client for repair and cleaning of the damaged luggage or, in case the damaged luggage cannot be repaired, pay the actual value of the luggage, but only after the responsible Carrier has acknowledged the damage to the luggage and issued a statement which confirms the damage of the luggage and contains the amount of the compensation paid or a refusal to pay it.
- 40.4. In the event of loss of luggage, We indemnify the Client for the Losses associated with the replacement of the lost items with equivalent ones or pay a compensation in the actual value of the luggage, not exceeding the limits fixed for each one item and each one group of items and the Sum of Insurance fixed in the policy for the luggage damage, loss risk.
- 40.5. The actual value of the damaged or lost luggage is determined based on the level of the prices in the market upon the occurrence of the loss, considering the reduction of its value by applying the wear and tear rate of 20% per year from the moment of acquisition, but not exceeding the total wear and tear rate of 70%.
- 40.6. When paying out the Insurance Indemnity for lost or damaged luggage, the sum is reduced by the amount of the Insurance Indemnity previously paid out under this insurance contract for the delay of the luggage and the amount of the compensation paid by the Carrier.
- 40.7. The luggage damage and loss risk does not apply if the luggage has been checked in and handed over to the Carrier before the policy became in force.
- 40.8. If the damaged luggage cannot be repaired, then, upon the payment of the Insurance Indemnity, We are entitled to keep the damaged luggage item.

41. DELAY OF LUGGAGE

- 41.1. In the event luggage is delayed, the Losses incurred upon the arrival at the Travel Transit Point or the final destination due to a delay of the luggage for more than 3 hours are compensated.
- 41.2. Without exceeding the total Sum of Insurance fixed for one Client in the policy for the risk of delay of luggage, We compensate the documented reasonable expenses for the items of prime necessity, toilet articles, clothing and footwear which is adequate for the local climate at the respective Travel destination acquired to replace the personal items which were in luggage in the event that they have been purchased by the return of the delayed luggage.
- 41.3. If it is specified in the insurance policy that the insurance covers sports activities (Extreme Sport, Diving, Amateur Sport, Recreational Activities), then the expenses for the rental of the type of sports equipment insured under the provisions of the insurance contract are compensated.
- 41.4. Without exceeding the Sum of Insurance fixed in the insurance policy for the risk of delay of luggage, We compensate the expenses for the rental of the sports equipment until the return of the delayed luggage.

42. THEFT OF LUGGAGE DURING TRAVEL

- 42.1. For the purposes of these terms and conditions, theft during Travel is an event when Your luggage is stolen during the Travel (through theft or robbery as defined in the Criminal Law of the Republic of Latvia) while You are in charge of it.
- 42.2. In the event of theft of the luggage during the Travel, We indemnify the documented reasonable Losses You have suffered due to the necessity to make purchases in a foreign country in order to replace the stolen/robbed luggage items, provided that the purchases have been made within 72 hours of the awareness of the theft.
- 42.3. If it is specified in the insurance policy that the insurance cover doing sports, then the expenses for the rental of the sports equipment (except for Winter Sports) are compensated, provided that the respective kind of sports is insured under the conditions of the insurance contract.
- 42.4. Upon the occurrence of the risk Theft of Luggage During Travel, You are obliged to report the case to a law enforcement authority of the respective country within 24 hours of becoming aware of the theft/robbery and obtain a written confirmation regarding the fact.
- 42.5. Indemnity for stolen or robbed luggage is paid if none of the below security requirements has been breached:
 - 42.5.1. at the place of accommodation, the luggage has been kept in locked premises designed for it or in locked Hotel room;
 - 42.5.2. the luggage has not been left unattended at any public places;
 - 42.5.3. the luggage has not been left in unlocked vehicles. Luggage must be placed in a vehicle so that it is not visible to passers-by and does not attract attention.

43. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, the following luggage-related Losses are not indemnified:

- 43.1. Losses occurring due to lawful delay of luggage, forced detention, arrest or confiscation by the customs and/or any other competent public authority;
- 43.2. Losses associated with food, alcohol, decorative cosmetics and perfumery;
- 43.3. Losses caused to the luggage by the Client themselves regardless of the reason;
- 43.4. Losses occurring due to delay of the luggage if it has been checked in and handed over to the Carrier before the insurance policy took effect as well as in case the delay of the luggage has occurred upon Your return to the Home Country;
- 43.5. Losses caused by moth, insects or other pests;
- 43.6. Losses occurring due to wear and tear or gradual depreciation of the property;
- 43.7. Losses occurring due to scratched items and unsubstantial damage of cosmetic nature to them, including scratches on the suitcase, sports equipment or winter sports equipment;
- 43.8. Losses occurring due to cleaning, painting, mending/repairation or restoration;
- 43.9. Losses associated with jewellery, watches, precious metals, bijoux, fragile items, including porcelain, glass and statuettes, pieces of art, computer hardware, video, audio, photo, cellular telephone or other communication hardware and accessories (such as chargers, adapters, playback devices), spectacles, contact lenses, sunglasses, hearing aids, prostheses, medications, musical instruments, furriery articles, carpets and articles made of other high-quality materials;
- 43.10. Losses associated with plants, animals;

- 43.11. Losses associated with damage, delay, theft or loss of any value of the documents, money, Travel tickets, securities, any cards, coupons, data carriers, computer programs carried in the luggage;
- 43.12. Losses associated with any liquids in the luggage and any damage caused by leakage thereof, other items in the luggage;
- 43.13. Losses associated with damage to or theft or delay of luggage during the transportation if it has not been reported to the responsible Carrier immediately;
- 43.14. Losses associated with theft of luggage during the Travel if, within 24 hours of the theft or robbery, the case has not been reported to a law enforcement authority of the respective country and/or no written confirmation regarding the fact of theft or robbery has been obtained;
- 43.15. Losses associated with theft or robbery of luggage if the requirements and obligations of these terms and conditions applicable to storage of luggage have not been respected;
- 43.16. Losses associated with disappearance of individual items from the luggage handed over to the Carrier;
- 43.17. Losses associated with theft of luggage from ski boxes, luggage boxes and bicycle racks designed for carriage of bicycles by motor vehicles between 21.00 and 8.00 o'clock local time;
- 43.18. Losses associated with luggage or personal items sent as a cargo with a delivery note or in a vehicle not used by the Client themselves;
- 43.19. Losses associated with any luggage not owned by the Client themselves or not intended for their personal use (except cases when the luggage is for the needs of and use by their Family Member);
- 43.20. Losses associated with damage to or theft of rented sports equipment (except the cases stipulated in Clause 65 and 68 (Winter Sports insurance) if such a risk has been insured);
- 43.21. Losses associated with illegally carried luggage.

44. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 44.1. In case of damage to or loss of luggage:
 - 44.1.1. a copy of the ticket or the booking document, the boarding pass, the luggage ticket;
 - 44.1.2. a document issued by the Carrier to confirm the damage or loss of the luggage, the compensation paid and the amount thereof, or a refusal to pay it;
 - 44.1.3. in the event of loss of luggage, the listing of the lost luggage, including the time of purchase;
 - 44.1.4. additionally in the event of luggage damage:
 - 44.1.4.1. a description of the damage to the luggage;
 - 44.1.4.2. the damaged luggage or photos thereof in a quality allowing to assess the damage and the property/item number, brand, model (if available);
 - 44.1.4.3. the documents confirming the payments for the cleaning and repair of the luggage, or purchase of new equivalent luggage in case no repair is possible.
- 44.2. In the event of luggage delay:
 - 44.2.1. a copy of the ticket or the booking document, the boarding pass, the luggage ticket;
 - 44.2.2. the document issued by the Carrier to confirm that the luggage (including sports equipment) was delayed for more than 3 hours, including a note regarding the date and time when the luggage was delivered to You;
 - 44.2.3. in the event of a delay of sports equipment, the documents confirming the sports equipment rental payments;

- 44.2.4. the payment documents confirming the purchases.
- 44.3. In the event of theft of luggage during Travel:
 - 44.3.1. an official statement issued by a law enforcement authority of the respective country to confirm the theft of the luggage;
 - 44.3.2. the luggage ticket;
 - 44.3.3. the payment documents confirming the purchases;
 - 44.3.4. in the event of theft of sports equipment, the documents confirming the sports equipment rental payments.

PART X – DRY-CLEANING OR REPLACEMENT OF CLOTHING INSURANCE

45. DRY-CLEANING OF CLOTHING

If, due to a Casualty occurring during the Travel, You suffer a physical injury and, due to the Casualty, Your clothing has been stained or damaged, We indemnify the Losses for the dry-cleaning, mending and/or replacement of Your clothing worn at the time of the Casualty, provided that they cannot be cleaned or mended.

46. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 46.1. An official statement issued by the medical institution to confirm the injury suffered.
- 46.2. Quality photos of the damaged/stained clothing;
- 46.3. The documents confirming the payments for the dry-cleaning and/or mending of the clothing or for the purchase of new equivalent clothing.

PART XI – TRAVEL CHANGES INSURANCE

47. THE INSURANCE PREMIUM IS NOT COMPENSATED IF THE RISKS DESCRIBED IN PART XI OCCUR.

48. WITH REGARD TO ALL OF THE RISKS MENTIONED IN PART XI (EXCEPT DELAY OF TRAVEL DUE TO RTA):

- 48.1. We indemnify only the expenses You are not able to recover under the provisions of the contract with the Travel Organiser or the regulatory acts. You should primarily request compensations for any services not received or for any additional expenses from the Travel Organisers.
- 48.2. The amount of the Insurance Indemnity is determined as the difference between the expenses evidenced by You and the compensation paid out by the Travel Organiser or any other third parties.

49. CANCELLATION, TERMINATION OF TRAVEL

- 49.1. For the purposes of these terms and conditions, cancellation or termination of the Travel is Your Losses which occur due to cancellation or termination of the Travel for the following reasons:
 - 49.1.1. death of the Client or their Family Member;
 - 49.1.2. You have been summoned to appear before court as a witness or the victim following the procedures established by regulatory enactments, provided that the summons have been served upon You after the signing of the insurance contract;
 - 49.1.3. Your presence is required due to material damage caused to Your property in Your Home Country due to

fire, storm, flooding, a utility emergency, or unlawful acts of any third parties, provided that the loss is not less than EUR 2,000;

- 49.1.4. cancellation of the concert or the conference if the purpose of the Travel was a public concert or a conference;
- 49.1.5. additionally in the event the Travel is cancelled:
 - 49.1.5.1. You or a Family Member of Yours has unexpectedly suffered a medical condition or a Casualty requiring Emergency Medical Care and subsequent out-patient treatment for not less than 7 days or treatment in a 24-hour in-patient facility for not less than 24 hours, provided that the said treatment continues until the starting date of the planned Travel;
 - 49.1.5.2. if the Client or the Client's spouse suffers complications in pregnancy, provided that the pregnancy has occurred after the payment for the Travel either partially or in full and the said treatment continues until the starting date of the planned Travel, and the prohibition to Travel has been confirmed in a statement issued by the attending doctor;
- 49.1.6. additionally in the event that the Travel is terminated:
 - 49.1.6.1. if a Family Member of Yours, who is in Your Home Country during Your Travel, is taken to a 24-hour in-patient facility (hospital) for at least 48 hours or according to the attending doctor, their health condition is critical;
 - 49.1.6.2. you are called back from a vacation in the cases and following the procedures established in the law;
 - 49.1.6.3. when travelling in a personal or rented vehicle, the vehicle suffers in a RTA and, consequently, continuing the Travel is not possible.
- 49.2. The event is acknowledged as an insurance event and the Insurance Indemnity is paid only if all of the below conditions are met:
 - 49.2.1. the insurance contract has been signed and the insurance premium has been fully paid at least 5 days before the start of the Travel. This restriction does not apply if the insurance contract has been signed simultaneously with the purchase of a vacation package and the payment for it has been fully made at the travel agency or the travel operator;
 - 49.2.2. the reason for the cancellation/termination of the Travel has occurred after the signing of the insurance contract and could not be foreseen before that;
 - 49.2.3. additionally in the event of cancellation of Travel: the cancellation of the planned Travel has occurred while You are in the territory of Your Home Country, i.e., before the start of the Travel, and all of the planned Travel, which has been previously paid for or the payment has been mandatory under the booking terms and conditions, has been revoked.
- 49.3. We indemnify Your expenses:
 - 49.3.1. in the event of cancellation of the Travel: the transportation and accommodation expenses You have paid under the contract between You and the Travel Organiser (including when the payment has been made in case of a non-refundable booking);
 - 49.3.2. in addition to those mentioned in Clause 49.3.1, for the purchase of the ticket for the cancelled concert or the conference participation fee if the purpose of the Travel was a public concert or a conference;
 - 49.3.3. in the event of termination of the Travel: the expenses for the re-issuance of the ticket or the purchase of a new economy-class ticket, or rental of a passenger car,

depending on which of the above options is the most favourable financially for the return to the country where the Travel started.

50. CEĻĀJUMA ATCEĻŠANA BEZDARBA GADĪJUMĀ

- 50.1. For the purposes of these terms and conditions, cancellation of a Travel in case of unemployment is cancellation of a planned Travel because You have or Your Family Member (whom You travel with) has lost Your/their job for the following reasons:
- 50.1.1. You do not have sufficient professional skills for the performance of the agreed work;
 - 50.1.2. the number of employees is being reduced;
 - 50.1.3. the Client's employer (legal entity or partnership) is being liquidated.
- 50.2. Upon the occurrence of the risk Cancellation of Travel in Case of Unemployment: We indemnify the transportation and accommodation expenses You have paid under the contract between You and the Travel Organiser (including when the payment has been made in case of a non-refundable booking).
- 50.3. An Insurance Indemnity is paid if all of the below conditions are met simultaneously:
- 50.3.1. You have fully or partially paid the tourism services before You became aware of the termination of the employment with the employer, but not less than 30 days prior to the start of the Travel;
 - 50.3.2. You made the decision regarding the cancellation of the Travel and submitted a written notice to the service provider and Us within the shortest time period possible after You became aware of the termination of the employment relationship, but not less than 10 days before the start of the Travel;
 - 50.3.3. You were employed (for not less than 6 consecutive months, counting from the date of termination of the employment relationship) by the employer who had signed an employment contract with You and had made tax payments for You.

51. MISSING TRAVEL DUE TO RTA

- 51.1. We indemnify the below Losses You have incurred if You arrived at the airport with a delay (i.e., the check-in for the flight was ended) or missed any other transport provided by the Carrier for the following reasons:
- 51.1.1. the vehicle You used for going to the point of departure got into a road traffic accident (RTA), as evidenced by a statement issued by the traffic police;
 - 51.1.2. the vehicle You used for going to the point of departure could not continue its way due to any consequences caused by an Accident involving other vehicles (e.g., stopping of highway traffic), as evidenced by a statement issued by the traffic police;
 - 51.1.3. disturbances in the running of the public transport You used for going to the point of departure (except taxi) which had not been notified in advance and occurred due to technical problems with the vehicle. In such case, the technical reasons must be officially confirmed.
- 51.2. We indemnify the expenses for the re-issuance of the ticket or the purchase of a new ticket for the type of transport which is equal to the missed one, in order to continue the Travel.

52. SUBSTITUTION OF MISSED FLIGHT

If Your flight, which is the first and flight at the start of the Travel, is delayed by 4 or more hours, We indemnify the expenses for the re-issuance of the ticket or for the purchase of a ticket for a new flight or other alternative type of transport in case the ticket cannot be re-

issued, provided that it is purchased to continue the Travel to reach the final destination.

53. FLIGHT DELAY

- 53.1. We indemnify the below Losses You have suffered if Your flight is delayed outside Your Home Country due to technical problems with the aircraft or due to bad weather conditions for a period exceeding 4 hours, provided that such Losses are not covered by the Airline.
- 53.2. The indemnification covers the Losses occurring at the place of the delay in association with meals, alcoholic and non-alcoholic beverages, Hotel and transportation from the airport where the flight was delayed to the Hotel and back.
- 53.3. The expenses are indemnified if they have occurred in the time period between the initially planned time of departure and the actual time of departure, not exceeding the following within a day:
- 53.3.1. EUR 30 for meals, alcoholic and non-alcoholic beverages;
 - 53.3.2. EUR 30 for the transport from and back to the airport;
 - 53.3.3. EUR 70 for Hotel expenses.

54. MISSED CONNECTED FLIGHT

- 54.1. If Your Travel consists of several, connected flights, one of the flights is delayed for technical reasons or due to bad weather conditions and, consequently, You miss the next flight(s) when You arrive at the Transit Point, We indemnify Your Losses associated with:
- 54.1.1. the re-issuance of the tickets or the additional transportation expenses for a new economy-class ticket or expenses for other type of transport You have incurred in order to continue the Travel when the ticket issued for the missed flight cannot be re-issued;
 - 54.1.2. Hotel accommodation at the Transit Point if You are not able to continue Your Travel for valid reasons beyond Your control. We indemnify Hotel accommodation expenses up to the amount of EUR 70 per day, but for not more than 3 days during the entire Travel.
- 54.2. The risk is valid on the condition that flights are operated by registered Airlines with officially published regular flight schedules. In case of disputes, the flight dates, times and transfer points are determined using the "Amadeus" or other similar Airline ticket booking system.
- 54.3. If the previous flight arrives to and the next flight departs from the same airport, the Insurance Indemnity is paid only if the time between the planned arrival at the Transit Point and the departure from the same Transit Point exceeds 2 hours and the standard Minimum Connection Time requirements applicable to international airports are met.
- 54.4. If the previous flight arrives to one airport, but the next flight departs from a different one, the Insurance Indemnity is paid only if the time between the planned arrival at the Transit Point and the departure from the other Transit Point exceeds 10 hours and the standard Minimum Connection Time requirements applicable to international airports with regard to inbound and outbound Connected Flights are met.

55. MISSED HOTEL DAYS

If any of the below risks insured under these terms and conditions occurs:

- 55.1. Missing Travel due to RTA (Clause 51);
- 55.2. Substitution of missed flight (Clause 52);
- 55.3. Flight delay (Clause 53);
- 55.4. Missed connected flight (Clause 54);
- 55.5. Cancellation of flight due to natural disaster (Clause 57);



55.6. Refusal of seat in aircraft (Clause 58),

You are indemnified for the expenses for Hotel accommodation at the Travel destination and/or the transit point, which was booked and paid prior to the start of the Travel, or the payment is mandatory under the booking terms and conditions. The expenses are indemnified if You physically could not have spent the booked days at the Hotel, and they are indemnified for the number of days You were not able to stay at the paid Hotel.

56. EXPENSES IN CASE OF FAILURE TO OBTAIN VISA

If You are refused Your visa (or the issued visa has been recalled by a notice from the embassy) for the entry into the planned Travel destination or the transit country and, consequently, You have incurred Losses due to cancellation of the planned Travel before starting it, We indemnify the expenses associated with the unused Travel, i.e., the transport and accommodation expenses You paid under the contract between You and the Travel Organiser.

57. CANCELLATION OF FLIGHT DUE TO NATURAL DISASTER

If the flights has been cancelled or delayed for more than 24 hours due to any Natural Disaster (as defined herein), which has been announced as a Natural Disaster in mass media, We indemnify the following expenses associated with the cancellation or delay of the flight:

- 57.1. re-issuance of the ticket for a different time or flight, or
- 57.2. purchase of a new economy-class flight ticket, or
- 57.3. purchase of a ticket for any other, alternative means of transport.

58. REFUSAL OF SEAT IN AIRCRAFT

If Your Travel consists of several, Connected Flights and You have incurred Losses due to refusal of a seat on a regular flight (operated by a licensed Airline) due to lack of free seats and, due to this, You are not able to catch the next flight planned in Your itinerary, We indemnify the expenses for:

- 58.1. re-issuance of the flight tickets, or
- 58.2. purchase of a new economy-class flight ticket in case re-issuance of the ticket is not possible.

59. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, the following Losses are not compensated:

- 59.1. due to the occurrence of the Travel Cancellation, Termination risk if:
 - 59.1.1. the insurance contract has been signed after the occurrence of any of the Travel cancellation/termination reasons mentioned in Clause 49 of these terms and conditions;
 - 59.1.2. You have failed to notify the Travel Organiser(s) in writing within 24 hours about the necessity to revoke the service and have not requested that the expenses associated with the cancellation of the Travel be indemnified;
 - 59.1.3. the Travel is cancelled due to the occurrence of the circumstances mentioned in Clause 22 of the terms and conditions.
- 59.2. Due to the occurrence of the Missing Travel Due to RTA risk if:
 - 59.2.1. the flight You have missed is not operated by an Airline or another Carrier with published time schedules and route listings;

59.2.2. You did not make an attempt to arrive at the airport, sea port, railway or bus terminal on time using any other vehicle.

- 59.3. Due to the occurrence of the Substitution of Missed Flight risk if:
 - 59.3.1. You were not checked-in for the particular flight;
 - 59.3.2. the delay has occurred to any Natural Disaster;
 - 59.3.3. in association with the substitution of a charter flight.
- 59.4. Due to the occurrence of the Flight Delay risk if:
 - 59.4.1. the flight is a charter flight or is operated by an Airline without published regular flight schedules;
 - 59.4.2. the flight delay was notified or could become known to You prior to the signing of the insurance contract;
 - 59.4.3. the delay has occurred to any Natural Disaster.
- 59.5. Due to the occurrence of the Missed Connected Flight risk if:
 - 59.5.1. the changes to the flight schedule were made prior to the signing of the insurance contract;
 - 59.5.2. You missed the check-in time fixed by the airport for the flight or failed to turn up for the flight due to Your own fault;
 - 59.5.3. You had not checked-in for the flight;
 - 59.5.4. it was associated with a Natural Disaster;
 - 59.5.5. the flight is delayed or cancelled by the airport administration, the aviation committee or any public authority;
 - 59.5.6. if the flight is not operated by a licensed Airline with published regular flight schedules.
- 59.6. Due to the occurrence of the Missed Hotel Days risk if:
 - 59.6.1. any of the risks mentioned in Clauses 55.1-55.6 has occurred, but is not covered under the conditions of the insurance contract;
 - 59.6.2. You had an opportunity to spend the planned days in the Hotel, but You opted for another alternative;
 - 59.6.3. You did not use the opportunity to fly to the final destination using the nearest available flight or any alternative means of transport upon the occurrence of the risk Cancellation of Flight Due to Natural Disaster.
- 59.7. Due to the occurrence of the Expenses in Case of Failure to Obtain Visa risk if:
 - 59.7.1. The requirements regarding the minimum processing period, the submission of the required documents and their conformity were not respected upon the submission of the visa application.
- 59.8. Due to the occurrence of the Cancellation of Flight Due to Natural Disaster risk:
 - 59.8.1. the flight was delayed for less than 24 hours;
 - 59.8.2. You did not use the opportunity offered by the Airline to exchange the unused ticket for another ticket for the nearest available flight;
 - 59.8.3. the flight ticket and/or the insurance policy has been purchased after the announcement of the Natural Disaster in the mass media.
- 59.9. Due to the occurrence of the Refusal of Seat in Aircraft risk if:
 - 59.9.1. You have not checked in for the flight.

60. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 60.1. In the event of cancellation of the Travel:
 - 60.1.1. the documents confirming the Travel transport and accommodation expenses which You paid before the commencement of the Travel or which were mandatory under the booking terms and conditions;
 - 60.1.2. if the Travel was arranged via a Travel Agency/Operator, then the contract signed for the Travel service and the additional documents (if any) where the sanctions applicable to Travel cancellations are stipulated;

- 60.1.3. A statement from the Travel Organiser regarding the time of receipt of the written notification from You regarding the necessity to revoke the service and/or the amount of the compensation paid, or a refusal to pay it;
- 60.1.4. In the event You have or Your Family Member has suffered a medical condition or a Casualty: statements (discharge summaries, medical histories) issued by the medical institutions. The discharge summary shall contain the name and surname of the patient, the date of onset of the medical condition, the date(s) or period when the treatment was provided (if medical aid has been provided in an in-patient facility) and the diagnosis, as well as a document evidencing the kinship (in the event that a Family Member has suffered a medical condition or a Casualty);
- 60.1.5. In the event of the Client's or their Family Member's death: the death certificate, a document which confirms the cause of death and the circumstances of death (if requested by Us), as well as a document evidencing the kinship (in the event of death of a Family Member).
- 60.2. In the event of termination of the Travel:
- 60.2.1. the originals of the tickets not used by You or a confirmation regarding the purchase of the tickets;
- 60.2.2. a copy of the new ticket purchased (or the boarding pass) for the return to the Home Country and a confirmation regarding the purchase of the ticket;
- 60.2.3. in the event You have or a Family Member has suffered a medical condition or a Casualty: statements (discharge summaries, medical histories) issued by the medical institutions. The discharge summary shall contain the name and surname of the patient, the date of onset of the medical condition, the date(s) or period when the treatment was provided (if medical aid has been provided repeatedly or in an in-patient facility) and the diagnosis, as well as a document evidencing the kinship (in the event that a Family Member has suffered a medical condition or a Casualty);
- 60.2.4. in the event of death of a Client's Family Member: the death certificate, a document which confirms the cause of death and the circumstances of death (if requested by Us), as well as a document evidencing the kinship;
- 60.2.5. a statement/order issued by the employer, including the reason for recalling You from Your vacation.
- 60.3. Additionally in the event of cancellation, termination of the Travel:
- 60.3.1. if You have been summoned to attend a court proceeding: the document issued by the law enforcement authority to confirm this;
- 60.3.2. if damage has been caused to Your property: a statement issued by a competent authority to confirm the damage caused to Your property and its extent or the fact of the accident of engineering communications.
- 60.4. In the event of cancellation of the Travel due to unemployment:
- 60.4.1. a statement/statements from the State Revenue Service (SRS) regarding Your employment during the last 6 months (counting from the date of termination of the employment relationship) and the reason for the termination of the last employment relationship (before the annulment of the Travel);
- 60.4.2. the payment documents which confirm the Travel transport and accommodation expenses;
- 60.4.3. if the Travel was arranged via a Travel Agency/Operator, then the contract signed for the Travel service and the additional documents (if any) where the sanctions applicable to Travel cancellations are stipulated
- 60.4.4. a statement from the Travel Organiser regarding the time of receipt of the written notification from You regarding the necessity to revoke the service and the amount of the compensation paid, or a refusal to pay it.
- 60.5. In the event of missing the Travel due to an RTA:
- 60.5.1. a statement issued by the traffic police if the vehicle You used for going to the point of departure got into a road traffic accident (RTA);
- 60.5.2. if the public transport You used for going to the point of departure (except taxi) had traffic problems due to technical problems with the vehicle, then an official confirmation for the fact or a statement issued by the police regarding the traffic problem due to the accident;
- 60.5.3. the original ticket for the missed flight and the document confirming the payment for it;
- 60.5.4. a copy of the re-issued or new flight ticket (or the boarding pass), which was purchased to reach the final flight destination, or other alternative transport ticket and the documents evidencing the payment for it;
- 60.5.5. the documents confirming the expenses associated with the re-issuance of the ticket or the purchase of a new economy-class ticket, or the purchase of a ticket for other alternative transport to the destination of the previously planned and missed flight;
- 60.5.6. a statement issued by the traffic police if You have suffered a road traffic accident (RTA) while travelling in Your personal or a rented vehicle.
- 60.6. In the event of substitution of a missed flight:
- 60.6.1. a statement issued by the Airline to confirm the delay of the flight and the amount of the compensation paid or the refusal to pay it;
- 60.6.2. the original ticket for the delayed flight and the document confirming the payment for it;
- 60.6.3. a copy of the re-issued or new ticket (or the boarding pass);
- 60.6.4. the documents confirming the expenses associated with the re-issuance of the ticket or the purchase of a new economy-class flight ticket to the destination of the previously planned and missed flight.
- 60.7. In the event of flight delay:
- 60.7.1. a statement issued by the Airline regarding the length of the delay, the reason, and the amount of the compensation paid or the refusal to pay it;
- 60.7.2. a confirmation for the check-in of the ticket for the particular flight (the boarding pass);
- 60.7.3. the documents confirming the expenses for the meals, beverages, transport from the airport to the Hotel and back and the Hotel which has occurred for the Insured in the time period between the scheduled departure and the actual departure.
- 60.8. In the event of a missed connected flight:
- 60.8.1. the boarding pass for the delayed flight and the original ticket for the missed flight;
- 60.8.2. a statement issued by the Airline regarding the length of the delay, the reason, and the compensation paid or the refusal to pay it;
- 60.8.3. the documents confirming the expenses associated with the re-issuance of the ticket or the purchase of a new economy-class ticket, or the purchase of a ticket for other alternative transport to the destination of the previously planned and missed flight;
- 60.8.4. a document evidencing the expenses for the Hotel at the Transit Point where the flight was missed.
- 60.9. In the event of missed Hotel days:
- 60.9.1. documents which confirm the occurrence of any of the risks mentioned in Clauses 55.1-55.6, as per the insurance contract and these terms and conditions;
- 60.9.2. documents which confirm the Hotel booking and show the date of booking, the number of persons

accommodated, the planned dates of stay (from/until) and the price of the service;

- 60.9.3. documents which evidence the payment for the Hotel booking;
- 60.9.4. a statement issued by the Airline regarding the amount of the compensation paid or the refusal to pay it.
- 60.10. In the event of failure to obtain a visa:
 - 60.10.1. the documents which confirm the Travel transport and accommodation expenses paid by the Insured before the commencement of the Travel;
 - 60.10.2. a document issued by the embassy of the respective state to confirm the rejection of the visa;
 - 60.10.3. if the Travel was arranged via a Travel Agency/Operator, then the contract signed for the Travel service and the additional documents (if any) where the sanctions applicable to Travel cancellations are stipulated;
 - 60.10.4. a statement from the Travel Organiser regarding the time of receipt of the written notification from You regarding the necessity to revoke the service and the amount of the compensation paid, or a refusal to pay it.
- 60.11. In the event of cancellation of the flight due to any Natural Disaster:
 - 60.11.1. a statement issued by the Airline regarding the cancellation of the flight, the reason, and the amount of the compensation paid or the refusal to pay it;
 - 60.11.2. the documents confirming the expenses associated with the re-issuance of the ticket or the purchase of a new economy-class ticket, or the purchase of a ticket for other alternative transport to the destination of the previously planned and cancelled flight.
- 60.12. In the event of refusal of a seat in the aircraft:
 - 60.12.1. a statement issued by the Airline regarding the refusal of a seat in the aircraft and the compensation paid or the refusal to pay it;
 - 60.12.2. a confirmation for the check-in of the ticket for the particular flight in which the seat was refused;
 - 60.12.3. the documents confirming the expenses associated with the re-issuance of the ticket or the purchase of a new economy-class ticket to the destination of the previously planned and missed flight.

PART XII –SUBSTITUTION OF CLIENT INSURANCE

61. SUBSTITUTION OF CLIENT

- 61.1. We indemnify the expenses occurred for Policy Holder (legal entity) due to the necessity to substitute the Client with another person for performance of their job duties if they are unable to continue the performance of their job duties due to the necessity to hospitalise them for a period exceeding 3 days or to repatriate them to the Home Country due to their sudden medical condition or death.
- 61.2. We indemnify the Policy Holder's expenses for the re-issuance of the tickets or the purchase of new tickets (economy class in the event that re-issuance is not possible) for the appointed person, or the travel expenses (if the person is sent by car) for them to be able to substitute the Client and continue to perform their job obligations. The expenses are indemnified if previously approved by Us in writing.
- 61.3. In the event of substitution of the Client, the insurance protection stipulated in the insurance contract for the substituted

person (the Client) does not apply to the person substituting the Client.

62. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no Losses are indemnified if the Policy Holder is not a legal entity.

63. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85):

- 63.1. An official statement issued by the respective medical institution (with the diagnosis specified) to confirm the necessity for the hospitalisation or repatriation of the Client, or a copy of the death certificate in the event of Client's death.
- 63.2. The originals of the tickets not used by the suffered Client or a confirmation regarding the purchase of the tickets.
- 63.3. Copies of the tickets purchased for the substituting person, or the boarding passes.
- 63.4. Copies of the employment contracts signed between the Client and the substituting person and the Client's employer.
- 63.5. An application form from the Policy Holder (employer) which contains the personal data of the substituting person and the justification for the substitution, including information about the significance of the task not completed by the Client and the terminated Business Travel.

PART XIII –WINTER SPORTS INSURANCE

64. WINTER SPORTS EQUIPMENT INSURANCE

- 64.1. Damage, loss, delay, damage due to a Casualty and theft of winter sports equipment during the Travel are insured if the above-mentioned risks are mentioned in the insurance policy together with their respective Sums of Insurance, and the Losses are compensated within the Sums or Insurance fixed for such risks in the policy.
- 64.2. For the purposes of these terms and conditions, winter sports equipment is speed-skating, biathlon, figure skating, hockey, mountain skiing, snowboard or short track equipment, provided that the Carrier has checked in the sports equipment in Your or Your Family Member's name.
- 64.3. The amount of the Insurance Indemnity is determined as the difference between the Losses evidenced by You and the compensation paid out by the Airline. You should primarily request compensations of any Losses associated with Winter Sports Equipment (except damage to Winter Sports Equipment due to an Casualty, delay of Winter Sports Equipment and theft of Winter Sports Equipment during the Travel) from the Airline.

65. DAMAGE TO WINTER SPORTS EQUIPMENT DUE TO CASUALTY

- 65.1. If any Casualty occurs while doing any kind of winter sports (as defined in these terms and conditions) and, as a result, Your winter sports equipment is damaged (including the rented equipment based on the conditions of the rental contract), We indemnify:
 - 65.1.1. the Losses associated with the repair of the damaged winter sports equipment or,
 - 65.1.2. in case the damaged equipment cannot be repaired, the Losses associated with rental of equivalent winter sports equipment are indemnified or a compensation in the actual value of the winter sports equipment is paid;

- 65.1.3. the Insurance Indemnity is paid only on the condition that We indemnify the medical expenses associated with the Casualty and the insurance policy contains a note regarding insurance under the Winter Sports program;
- 65.1.4. the actual value of the winter sports equipment damaged in the Casualty is determined based on the level of the prices in the market upon the occurrence of the damage, considering the reduction of its value by applying the wear and tear rate of 20% per year from the moment of acquisition, but not exceeding the total wear and tear rate of 70%.

66. DELAY OF WINTER SPORTS EQUIPMENT

We indemnify the Losses associated with rental of winter sports equipment until the return of the delayed winter sports equipment, provided that, upon Your arrival at the Travel destination, the winter sports equipment is delayed for more than 3 hours.

67. DAMAGE OR LOSS OF WINTER SPORTS EQUIPMENT

Upon the occurrence of the Damage, Loss of Winter Sports Equipment risk, We indemnify the Losses under the provisions of these terms and conditions applicable to the Luggage Damage, Loss, i.e., the provisions of Clause 40 and Clause 44.1, replacing the term "luggage" with the term "winter sports equipment", as well as the provisions of Clause 64.

68. THEFT OF WINTER SPORTS EQUIPMENT DURING TRAVEL

- 68.1. For the purposes of these terms and conditions, theft of winter sports equipment during the Travel is an event when, during the Travel, Your winter sports equipment (including rented equipment based on the conditions of the Rental Contract) is stolen (through theft or robbery as defined in the Criminal Law of the Republic of Latvia) while You are in charge of it.
- 68.2. The expenses associated with the rental of the winter sports equipment insured under the conditions of the insurance contract are indemnified or the expenses for the purchase of the winter sports equipment abroad (to replace the stolen equipment) are compensated, without exceeding 50% of the Sum of Insurance fixed in the policy for the risk Theft of Winter Sports Equipment During Travel.
- 68.3. Upon the occurrence of the risk Theft of Winter Sports Equipment During Travel, You are obliged to report the case to a law enforcement authority of the respective country within 24 hours of becoming aware of the theft/robbery and obtain a written confirmation regarding the fact.
- 68.4. Indemnity for stolen or robbed winter sports equipment is paid if none of the below security requirements has been breached:
 - 68.4.1. at the place of accommodation, the winter sports equipment has been kept in locked premises designed for it or in locked Hotel room;
 - 68.4.2. the winter sports equipment has not been left unattended at any public places;
 - 68.4.3. the winter sports equipment has not been left in any unlocked vehicles.

69. SKI PASS INSURANCE

- 69.1. We indemnify the Losses associated with the purchase of the ski pass for the number of days You were not able to continue doing the winter sport due to a sudden medical condition (including an injury) requiring Emergency Medical Care, provided that We cover the expenses for it.
- 69.2. The indemnity is paid without exceeding EUR 40 per 24 hours and the total Sum of Insurance for the risk Ski Pass Insurance.

70. CLOSED SKIING TRACKS INSURANCE

- 70.1. We indemnify EUR 40 for each day when skiing or snowboarding has not been possible due to the skiing track being closed, without exceeding the total Sum of Insurance fixed in the policy for this risk, if, upon the arrival to the planned skiing resort at Travel destination, all the skiing tracks are closed due to sudden and unexpected weather conditions (thaw, snow avalanche, storm).
- 70.2. This risk is valid only between 1 December and 15 March each year.

71. ADDITIONAL EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, no indemnity is paid:

- 71.1. for the exceptions stipulated in Clause 43 of these terms and conditions, replacing the term "luggage" with the term "winter sports equipment";
- 71.2. for damage of visual nature (such as surface damage, scratches, paint defects) which does not prevent from further functional use of the winter sports equipment;
- 71.3. for damage of accessories for the winter sports equipment (such as an electronic device, photo/video camera, care product etc.).
- 71.4. Upon the occurrence of the risk Ski Pass Insurance:
 - 71.4.1. if Your medical condition or injury has occurred prior to the purchase of the insurance policy and/or before the effective date of the insurance policy;
 - 71.4.2. for any unused days of the ski pass which do not match the winter sports insurance period specified in the insurance policy.
- 71.5. Upon the occurrence of the risk Insurance Against Closed Skiing Tracks:
 - 71.5.1. the Travel organiser compensates the expenses for the transport to different ski resort and/or the cost of accommodation in it;
 - 71.5.2. if the information about the closing of the tracks or the reason for closing them was known prior to the Travel.

72. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85) UPON THE OCCURRENCE OF THE RISK:

- 72.1. In the event of damage to winter sports equipment due to Casualty:
 - 72.1.1. the medical documents confirming the fact of the Casualty and the diagnosis;
 - 72.1.2. qualitative photos of the damaged winter sports equipment showing the damaged sports equipment and the damage itself, the number, brand and model of property/item (if any);
 - 72.1.3. the documents confirming the payments for the repair of the winter sports equipment or purchase or rental (to replace the damaged equipment).
- 72.2. In the event of delay of winter sports equipment:
 - 72.2.1. a copy of the ticket or the booking document, the boarding pass, the luggage ticket for the winter sports equipment;
 - 72.2.2. the document issued by the Carrier to confirm that the winter sports equipment was delayed for more than 3 hours, including a note regarding the date and time when the luggage was delivered to the Insured;
 - 72.2.3. the documents confirming the sports equipment rental payments.
- 72.3. In the event of ski pass insurance:

- 72.3.1. the original ski pass and the documents confirming the payment for it;
 - 72.3.2. a statement issued by a medical institution and containing the date of onset of the medical condition/injury and the diagnosis.
- 72.4. In the event of insurance against closed skiing tracks:
- 72.4.1. a confirmation by a tourist centre or the owner of the track that all the skiing tracks were closed (specifying the exact time when the skiing tracks were closed and the reason for closing them).

PART XIV – RENTED VEHICLE INSURANCE RISKS

73. RENTED VEHICLE INSURANCE RISKS

Rental Vehicle Insurance risks covers the Losses stipulated in the Rental Contract and specified in these terms and conditions, which have been caused to the Vehicle Rental Company during the use of the Rented Vehicle, and the payments stipulated in the Rental Contract which the Driver of Rented Vehicle is liable for under the Rental Contract, subject to the following conditions:

- 73.1. the Losses caused meet the risk description included in Clauses 74 – 80 of these terms and conditions;
- 73.2. the Rental Contract includes a MOD coverage for the Rented Vehicle;
- 73.3. the Rented Vehicle risk insurance is valid for a single Rental Contract and applies to the Rented Vehicle specified in it;
- 73.4. the Driver of Rented Vehicle has, upon the signing of the Rental Contract, checked the condition of the Rented Vehicle and, in case any damage has been detected, has had a note made by the Vehicle Rental Company in the delivery and acceptance certificate issued for the Rented Vehicle prior to the use of the vehicle, and We particularly suggest taking photos.
- 73.5. the Rented Vehicle has been driven by the Driver of Rented Vehicle;
- 73.6. the Rented Vehicle risk insurance is valid in the territory specified in the insurance policy, except for any countries where road traffic is organised along the left side of the road (such as the United Kingdom (Great Britain), Ireland, Cyprus, Malta);
- 73.7. if the Rental Contract has been signed in the Home Country, the Rented Vehicle risk insurance is valid only if Hotel has been pre-paid at the Travel destination or a non-refundable Hotel booking has been made for the Travel destination (the Hotel services had to be paid at the time of booking);
- 73.8. other conditions mentioned in these terms and conditions have been respected.

74. DEDUCTIBLE INSURANCE ASSOCIATED WITH THEFT, ROBBERY OR TOTAL LOSS OF VEHICLE

- 74.1. We indemnify for the Deductible withheld from You under the Rental Contract, incl. MOD insurance, by the Vehicle Rental Company in the event of theft, robbery or total loss of the Rented Vehicle.
- 74.2. The Insurance Indemnity cannot exceed the amount of the Deductible fixed in the MOD insurance under the Rental Contract.

75. DEDUCTIBLE INSURANCE OF VEHICLE DAMAGE

- 75.1. We indemnify for the Deductible withheld from You under the Rental Contract, incl. MOD insurance, by the Vehicle Rental Company for the damage caused to the Rented Vehicle and the reparation expenses and payments, provided that, due to the Casualty (including theft of any parts of the rented vehicle), damage has occurred to the glass, mirrors, wheels, tyres, disks,

decorative wheel disks, body, roof, chassis and/or the undercarriage of the rented vehicle.

- 75.2. In the case stipulated in Clause 75.1, the Insurance Indemnity cannot exceed the amount of the Deductible for the damage covered by the MOD insurance under the Rental Contract.

76. ADMINISTRATIVE EXPENSES OF VEHICLE RENTAL COMPANY FOR SETTLEMENT OF LOSSES

We indemnify for the administrative expenses of the vehicle rental company, which the Vehicle Rental Company withholds from You under the conditions of the Rental Contract in the event of an Casualty.

77. INSURANCE OF RENTED VEHICLE KEY

- 77.1. We indemnify the expenses for the replacement of a stolen, lost or damaged Rented Vehicle key (including expenses for the re-programming of the key and the replacement of the lock).
- 77.2. After the occurrence of the Insurance of Rented Vehicle Key insurance event, You have to report the fact immediately to:
 - 77.2.1. the Vehicle Rental Company and strictly follow all the instructions provided by it;
 - 77.2.2. the police within not more than 24 hours of the detection of the fact, and a written police protocol shall be obtained for this.
 - 77.2.3. Failure to comply with the provisions of Clause 77.2 will result in rejection of an Insurance Indemnity.

78. FILLING OF WRONG PETROL

- 78.1. We indemnify for the expenses associated with emptying and flushing of the petrol tank of the Rented Vehicle and filling petrol into it (in the amount necessary to get to the nearest petrol station) when using the services of a car repair shop at the site of the event or towing the vehicle to the nearest car repair shop. Additionally, the expenses for the transportation of the passengers to the car repair shop are compensated.

79. ROADSIDE ASSISTANCE

- 79.1. We compensate the expenses for roadside assistance if they have occurred:
 - 79.1.1. in association with the entry into the Rented Vehicle after locking the key inside it unintentionally while the Driver of Rented Vehicle is outside the car;
 - 79.1.2. in association with handling issue with the anti-theft systems or starting the engine (for example, in case of an empty battery);
 - 79.1.3. in association with the transportation of the Rented Vehicle and the passengers to the nearest repair shop (or Hotel) in the event of any mechanical breakdown of the Rented Vehicle, if its use is not possible or not permitted under the road traffic regulations or any other regulatory acts effective in the respective country.
- 79.2. If You require roadside assistance, You should initially notify the Vehicle Rental Company about it and act strictly according to their instructions, or otherwise the Insurance Indemnity may be refused.

80. INSURANCE OF UNUSED DAYS OF RENTAL

- 80.1. We indemnify the expenses for the unused days of rental of a Rented Vehicle, not exceeding EUR 30 per 24 hours, due to Your treatment after a RTA requiring Emergency Medical Care.

81. EXCEPTIONS

Further to the general exceptions specified in Clause 86 of these terms and conditions, events are not acknowledged as insurance events and Losses are not indemnified:

- 81.1. if the conditions of Clause 73 of these terms and conditions are not met;
- 81.2. if they are covered by the MOD insurance under Rental Contract;
- 81.3. if they have occurred due to non-compliance with the provisions of the Rental Contract (including the territory of use, driving by another person who is not specified in the Rental Contract etc.);
- 81.4. if they have occurred due to any gross violation of the road traffic regulations (for example, exceeding the driving speed limit by 30 km/h or more, entering a crossing at a prohibiting light signal, overtaking in an unpermitted location or a location with restricted visibility, driving a vehicle without a valid driving licence or during any period when a prohibition on the use of the driving licence has been in effect, etc.);
- 81.5. if they have occurred while driving off public roads;
- 81.6. if the Rented Vehicle:
 - 81.6.1. is a motorcycle, moped, scooter, quadricycle, commercial vehicle, a vehicle designed for living (camper, trailer etc.), or a vehicle primarily designed for driving in areas not meant for road traffic;
 - 81.6.2. meets any of the following criteria: the number of seats in the vehicle exceeds 9, the gross weight exceeds 3.5 tons, the market value exceeds 50 000 EUR;
- 81.7. if they have occurred due to damage or defects identified upon the signing of the Rental Contract (upon the acceptance of the vehicle, You are obliged to inspect its condition and, in case any defects or damage are found, have a note made by the Vehicle Rental Company regarding the damage/defects in the certificate of delivery and acceptance issued by the Vehicle Rental Company prior to the use of the vehicle, and We particularly suggest taking photos of the damage/defects);
- 81.8. if they have occurred due to driving the vehicle while being under the influence of alcoholic beverages or drugs, psycho - toxic or other intoxicating substances or any medications which reduce the response time and attention of the driver, according to the laws and regulations applicable in the administrative territory in which the Accident has occurred, as well as in case, after the road traffic accident (RTA), the Driver of Rented Vehicle has refused from having blood tests for levels of alcohol or tests for presence of drugs or other intoxicating substances;
- 81.9. if, immediately, but within not more than 24 hours of the theft, attempted theft of the Rented Vehicle, burglary, theft or loss of the key, the case has not been reported to the police and We have not been provided with a written police protocol;
- 81.10. no prior approval from the Vehicle Rental Company has been obtained for the actions taken and their instructions have not been followed in the event of the insurance risks of the Rental Vehicle key insurance and roadside assistance insurance;
- 81.11. if no notification has been submitted to the police and/or other competent authorities following the statutory procedures and/or no official Accident statement has been prepared in the cases and following the procedures established in the law, and no documents evidencing respective fact have been submitted to us;
- 81.12. if they have occurred to the interior of the Rented Vehicle (including the costs of cleaning), unless they have not occurred as a result of a Casualty, as well as due to theft, loss or damage of any accessories (such as child seats or booster seats, GPS devices etc.);

- 81.13. if they are associated with any administrative costs (except for what is mentioned in Clause 76 of these terms and conditions) and fines, currency exchange rate fluctuations as well as any costs determined based on subjective assumptions;
- 81.14. if they have been occurred for any third parties other than the vehicle rental company;
- 81.15. if they are covered by any other insurance;
- 81.16. if they have occurred due to internal breakage of the vehicle, corrosion, natural wear and tear, technical manufacturing defects, incorrect operation, lubrication or lack/insufficiency of any other fluids, or failure to comply with the safety conditions.

82. DOCUMENTS NECESSARY TO RECEIVE AN INSURANCE INDEMNITY (IN ADDITION TO THOSE MENTIONED IN CLAUSE 85) UPON THE OCCURRENCE OF THE RISK:

- 82.1. The Rental Contract and the documents for the MOD insurance included in it.
- 82.2. The document for the acceptance of the Rented Vehicle from the Vehicle Rental Company and its condition, including the existing damages/defects as well as the photos (if any).
- 82.3. The document for the delivery (return) of the Rented Vehicle to the Vehicle Rental Company and its condition.
- 82.4. The document issued by the Vehicle Rental Company which proves Your liability for the Losses caused to the Vehicle Rental Company (including information about the nature of the damage, details of the damage/defects, the cost items and their amounts as well as a description of the circumstances of the Casualty and other information serving as the basis for the withholdings from the Driver of Rented Vehicle.
- 82.5. The evidences (photo, video or other pieces of evidence) and a detailed description of the Casualty and the circumstances thereof.
- 82.6. The police protocol report or statement when a notification to the police is required under the law of the respective country, but always in the following cases:
 - 82.6.1. theft, attempted theft or burglary of the Rented Vehicle, prepared within 24 hours of becoming aware of the event;
 - 82.6.2. theft or loss of the key for the Rented Vehicle, prepared within 24 hours of becoming aware of the event.
- 82.7. Documents of other competent authorities or the official statement for the Casualty in the cases and following the procedures established in the law.
- 82.8. A bank statement to confirm that the Vehicle Rental Company has withheld money from You in association with the claim or that You have made the payment to the Vehicle Rental Company Yourself.
- 82.9. Any type of communication, claims or other documents/records exchanged with the Vehicle Rental Company and any other interested parties with regard to the processing or investigation of the Casualty or the determination of the extent of the loss.

PART XV - PROPERTY INSURANCE

83. YOUR PROPERTY INSURANCE AND CIVIL LIABILITY INSURANCE

- 83.1. Your property is insured under the JSIC BALTA Individual Property Insurance Contract terms and conditions specified in the policy.
 - 83.1.1. The insured property is building, apartment, interior finish of the premises and the household property at the address within the territory of the Republic of Latvia, which are specified in the "Property Insurance" section

of the policy. This insurance contract does not extend to jewellery, paintings, and unique or art values.

- 83.1.2. The Sum of Insurance is determined as a limit for the indemnity. No under-insurance provision are applied in case of payment of an Insurance Indemnity.
- 83.2. Your civil liability for Losses caused to a third party during the insurance period is insured under the JSIC BALTA Individual Person's General Civil Liability Insurance terms and conditions specified in the policy.
- 83.3. The insurance territory is the addresses within the territory of the Republic of Latvia, as specified in the "Property Insurance" section of the policy.
- 83.4. Upon the occurrence of an insurance event, We indemnify for the Losses, less the Deductible in the amount of EUR 70.
- 83.5. The insurance coverage is valid for as long as You are travelling, but not beyond the expiry of the signed Travel insurance contract.
- 83.6. Upon the occurrence of an insurance event, You are obliged to report the case to Us immediately, but within not more than 3 business days of the end date of the insurance period specified in the policy.
- 83.7. The breakdown of the EUR 10,000 Sum of Insurance specified in the policy is as follows:
- 83.7.1. Building, apartment or interior finish of premises - EUR 8,000;
- 83.7.2. Household property - EUR 1,000;
- 83.7.3. Individual Person's general civil liability limit - EUR 1,000.

PART XVI – INSURANCE INDEMNITY

84. PAYMENT OF INSURANCE INDEMNITY

- 84.1. We pay the Insurance Indemnity:
- 84.1.1. to the Policy Holder, You or any other person authorised by You, provided that they have made the payment for the service;
- 84.1.2. to the service provider, based on the submitted payment document;
- 84.1.3. to another person entitled to receive the Insurance Indemnity under the provisions of the insurance contract or the regulatory acts.
- 84.2. The decision regarding the payment of the Insurance Indemnity or refusal to pay it is taken within 15 days of the receipt of all the documents requested by Us.
- 84.3. The payout of the Insurance Indemnity, except for insurance against Casualties and hospital per diem charges, is subject to the principle of compensation for Your Losses occurred due to the insured risk.
- 84.4. The paid Insurance Indemnity cannot exceed the Losses caused due to the insurance event and attributable to Your property or personal use items or services, unless otherwise stipulated in the risk protection description.
- 84.5. When paying an Insurance Indemnity for one or several events and insured risks during the effective period of the contract, the indemnity cannot exceed the Sum of Insurance fixed for the risk in the insurance contract and the total Sum of Insurance for all the insured risks together.

85. PROCEDURE FOR APPLYING INSURANCE CLAIM AND DOCUMENTS TO BE SUBMITTED

- 85.1. To receive an Insurance Indemnity, it is Your obligation to submit the following documents to Us:
- 85.1.1. a written indemnity claim for the insurance event as soon as it becomes possible, but within not more than 30 days of the expiry of the policy;

- 85.1.2. the original receipts or invoices or scanned copies thereof (with the originals to be produced at Our request) which contain information about the recipient of the service (name, surname, birth data) and the service provider (name, registration number, bank details), the exact name and volume of the service, date or period of provision of the service (in case of hospitalisation);
- 85.1.3. those mentioned in other respective parts and clauses of these terms and conditions and the additional documents requested by Us (with the originals to be provided at Our request) to clarify the circumstances of the insurance event and the extent of the risk or the Losses;
- 85.1.4. a copy of the child's birth certificate or a copy of Your passport containing entries for the children if an indemnity claim for a child is submitted by his/her parents, or a document certifying the custody in case the claim is submitted by a custodian.
- 85.2. When receiving an indemnity claim by phone, We determine the documents to be submitted for the processing of the indemnity claim and the decision regarding the payment of the indemnity.

PART XVII – GENERAL EXCEPTIONS

86. GENERAL EXCEPTIONS APPLICABLE TO ALL SECTION OF THESE TERMS AND CONDITIONS

We do not indemnify for and do not acknowledge any events as insurance events:

- 86.1. if any of the documents mentioned in these terms and conditions or requested additionally has not been submitted;
- 86.2. if the event does not meet the definition and description of an insured risk under these terms and conditions or the respective risk is not specified in the insurance policy;
- 86.3. if they are causally related to the health disorders mentioned in Clause 22 of these terms and conditions;
- 86.4. if they have been directly or indirectly caused by:
- 86.4.1. military operations, invasion, operations of a foreign enemy (with or without declaration of war), riot, civil war, military or usurped power, mass unrest, strike, revolution, uprising, demonstration, terrorism or Losses directly or indirectly caused in association with any measures taken to eliminate actual or potential Losses caused by terrorism;
- 86.4.2. ionising radiation, radioactive poisoning, radioactive contamination;
- 86.4.3. act of crime, malicious intent or gross negligence by You, the Policy Holder or any other person interested in receiving the Insurance Indemnity, including failure to make all effort to preclude or minimise the Losses;
- 86.4.4. suicide, attempted suicide, placing self in extreme danger, except when saving human life;
- 86.5. associated with:
- 86.5.1. loss/damage caused by force majeure circumstances;
- 86.5.2. loss/damage caused by Natural Disasters, excluding cases stipulated in Clause 57 "Flight Cancellation of Flight Due to Natural Disaster";
- 86.5.3. indirect Losses and lost profits;
- 86.5.4. any insurance events which have occurred while You have been under the influence of alcohol, drugs, psychotoxic or any other intoxicating substances, or presence of any of these substances in Your body according to the results of the tests done during the initial medical examination in association with the onset of an Acute Condition;
- 86.6. if You:
- 86.6.1. have been lawfully detained or arrested as well as are outside the Home Country illegally;

- 86.6.2. have used pyrotechnic or explosive products;
- 86.6.3. have been involved or have participated in active military service operations with use of military machinery, have performed official and/or voluntary obligations within any police, border guard, fire-fighting service, national guard, or any other militarised organisation or formation; have performed the duties of a body-guard;
- 86.6.4. have worked off the shore (for instance, sea/ocean platforms of any type, including offshore oil platforms), in any underground or mountain mines, ammunition or explosive product plants, nuclear reactors, decompression chambers, with toxic substances, have carried out stevedore, chimney-sweeper operations, have worked at a large height in construction (e.g., roofers, sling operators, industrial mountaineering);
- 86.6.5. have flown in any type of aircraft or flying device (including any without an engine), except when You have been a passenger in an aircraft operated by an Airline, have jumped with a parachute or wingsuit, have done paragliding, bungee jumping, any type of gliding;
- 86.6.6. have navigated in any manner other than as a passenger on a ship/boat operated by a Carrier;
- 86.6.7. Have done the following high-risk sports or activities: acrobatics, mountaineering, BMX, motoring, speed-boat racing, formula racing, diving (deeper than 30 meters), downhill, expeditions, heliboarding, any type of white- water riding (except along category I-II river according to the international classification), ultimate fighting of any kind (including MMA), boxing or kick-boxing, canyoning, cave diving, parkour, mountain hiking at heights exceeding 3,000 above sea level, speleology, ski jumping, fishing under ice;
- 86.6.8. have participated in any Professional sports training or competition;
- 86.7. if the Client (except any cases when a respective note has been made in the insurance policy):
 - 86.7.1. has done Physical Work as defined in these terms and conditions;
 - 86.7.2. has done sports (Extreme Sports, Diving, Amateur Sports, Competitions), recreational activities, travelled in vehicles (except any cases mentioned in Clause 2.1), or exposed themselves to any other increased risks;
 - 86.7.3. has participated in or has prepared for any sports or high-risk activity (except motoring which is not included in the insurance protection in any case) competition, respecting the condition that participation in a sports competition starts upon the registration of the participants;
 - 86.7.4. if, upon the signing of the insurance contract, the Client is outside their Home Country, except any cases:
 - 86.7.4.1. stipulated in Clause 1.6 or Clause 1.7;
 - 86.7.4.2. when the Client's outbound Travel has occurred during the validity period of a previous policy and the policy has been renewed with no interruptions, provided additionally that the total number of days of continuous insurance does not exceed 180 days.

87. MISCELLANEOUS

These terms and conditions are published on BALTA website at www.balta.lv